



AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE STATEMENT (Virginia)

To: Joshua MacKay

From: CENTURY 21® New Millennium

Property: 6551 Grange Ln, 202, Alexandria, VA 22315

Date: 02/13/2026

This is to give you notice that CENTURY 21® New Millennium ("Real Estate Broker") has business relationships with First County Mortgage, LLC ("FCM"), which provides mortgage services, Bay County Title, LLC ("BCT") and Bay County Settlements, LLC ("BCS"), which both provide settlement services and title insurance services, and Harbour, LLC ("Harbour"), and Capstone Insurance Group, Inc. ("CIG"), both of which provide homeowners' and flood insurance services. NM Management, Inc. ("NM"), which owns Real Estate Broker, is the 100% owner of FCM and BCS. NM has an 82% ownership interest in BCT, and Hazelwood Title & Escrow, Inc. ("Hazelwood"), a title insurance agency, has a 18% ownership interest in BCT. NM has a 49% ownership interest in Harbour and a referral relationship with CIG. Because of these relationships, Real Estate Broker's referral of business to FCM, BCT, BCS, Harbour and/or CIG may provide Real Estate Broker, NM, and/or their employees or affiliates a financial or other benefit.

In addition, in connection with the purchase or sale of this property, you may desire to purchase a home warranty. Be advised that Real Estate Broker has entered into a marketing and advertising arrangement with HSA Home Warranty ("HSA"). While Real Estate Broker has no ownership interest in HSA, Real Estate Broker does receive fees from HSA for its promotional and advertising services.

Set forth below is the estimated charge or range of charges for the settlement services listed. You are NOT required to use the listed provider, or HSA, as a condition of the purchase or sale of your property. THERE ARE FREQUENTLY OTHER SETTLEMENT SERVICE PROVIDERS AVAILABLE WITH SIMILAR SERVICES. YOU ARE FREE TO SHOP AROUND TO DETERMINE THAT YOU ARE RECEIVING THE BEST SERVICES AND THE BEST RATE FOR THESE SERVICES.

<u>Provider</u>	<u>Settlement Services</u>	<u>Charge/Range of Charges</u>
First County Mortgage	<i>Loan Origination Fee</i>	0 - 1% of loan amount
	<i>Loan Discount Fee/Points</i>	0 - 3% of loan amount
	<i>Underwriting Fee</i>	\$350
	<i>Processing Fee</i>	\$995
HSA Home Warranty	<i>Home Warranty Service</i>	\$490-\$755
Bay County Settlements		
Bay County Title	<i>Title Insurance</i>	Rates per \$1,000 of coverage
		First \$250,000 \$4.10 - \$4.92
		\$250,001 - \$500,000 \$3.89 - \$4.67
		\$500,001 - \$1,000,000 \$3.57 - \$4.24
		\$1,000,001 - \$2,000,000 \$2.37 - \$2.83
		\$2,000,001 - \$5,000,000 \$2.10 - \$2.52
		Over \$5,000,000 Call Company for Quote
		Simultaneous Issue Rate \$200
Bay County Settlements	<i>Binder Fee</i>	\$75 - \$115
Bay County Title	<i>Settlement Fee</i>	\$495 - \$725
	<i>Title Examination Fee</i>	\$125 - \$250
	<i>Delivery / Copies</i>	\$75 - \$145

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Seller: JM / _____ Buyer: _____ / _____

Harbour, LLC
Capstone Insurance Group, Inc.

Homeowner's Insurance, Flood Insurance
Other Personal Insurance Products

The cost of homeowners insurance, flood insurance, and/or personal insurance products varies depending on several factors, including but not limited to: size, value, and age of the structures, geographical location, construction type, value of contents, intended use, and credit scores.

ACKNOWLEDGMENT

I/we have read this disclosure form, understand that Real Estate Broker is referring me/us to purchase the above-described settlement service(s) and that Real Estate Broker, NM, their employees and/or affiliates may receive a financial or other benefit as a result of this referral, and understand that Real Estate Broker receives a fee for performing promotional and advertising services for HSA.

Joshua MacKay

Tenant or Landlord's Signature

02/16/2026

Date

Tenant or Landlord's Signature

Date

Tenant or Landlord's Signature

Date

Tenant or Landlord's Signature

Date