

Broker/Agent: Dana Campbell

Client: Gwendolyn Sue Braswell-Nash

Date: 10/6/2025

☒ **Seller Client** ☐ **Buyer Client**

Address: 5923, 5925, 5927 Smith Station Rd, Fredericksburg, VA

WHAT IS BRIGHT MLS?

Bright runs the largest, most accurate, up-to-date database of properties for sale and rent in the area, creating an open, transparent market for information about available homes. Most websites and apps get their information from Bright's multiple listing service (MLS). For more information, go to www.brightmls.com/open.

HOW DOES BRIGHT WORK?

Impartial Cooperation Among Agents and Brokers. Bright supports an open, transparent market for property information by requiring subscribers (licensed agents and brokers) to cooperatively share information about all available properties and make them available to subscribers in the area on an impartial basis.

Open, Transparent Access to Information. You and your broker decide on the information, pictures, and price submitted to Bright for your home. Bright checks it for accuracy, enhances it with historical records, and shares it (for free) with 100,000+ brokers/agents and thousands of sites and apps. Bright charges you nothing; subscribers pay a flat subscription fee.

What do I need to know about broker fees?

What your broker may earn, and what you may pay, must be agreed in a contract by the time you (seller/landlord) sign a listing agreement, or you (buyer/tenant) are taken on a home tour. **Those amounts are not set by law, trade association, or Bright; they are fully negotiable.**

Subscribers must work impartially with their clients and other subscribers, in their client's best interest, regardless of any financial arrangement with another broker, which may not be communicated using Bright's system and must be disclosed in writing to their client.

A buyer/tenant may ask in a purchase offer for a seller/landlord to cover closing costs, including broker fees. If you are a seller/landlord, you may choose to agree to cover a buyer's closing costs or service provider fees (e.g., title, broker or lawyer fees), or provide other concessions.

Client Initials to Acknowledge Understanding the Above:


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As the seller/landlord, how will my broker use Bright to market my home?

1: When will your broker allow potential buyers/renters to learn about the property? 10/16/2025 (date)
Subscribers must submit information to Bright about every property with an exclusive listing within two days of allowing any potential buyers (or renters) to learn about the property.

2: How will your broker use Bright? (Initial one applicable option)


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2-A. Use Bright to share my home's information with the open market (Internet: Yes)


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Bright will share the property's information with other subscribers and popular websites/apps. You and your broker still manage access to the home (use option 2-C if tours/showings/open houses are not yet available when information must be submitted to Bright).


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2-B. Use Bright to share my home's information with real estate professionals in Bright's MLS only, and do not publicly market my home on the Internet (Internet: No)

Your broker may select not to have your property's information shared with websites/apps. You and your broker still manage access to the home (use option 2-C if tours/showings/open houses are not yet available when information must be submitted to Bright).


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2-C. My home is ready for marketing, but will be ready for showings beginning on 10/09/2025 (date)

The property will be "Coming Soon" in Bright until ready for home tours/showings/open houses, and then "Active" once any of those begin. *If option 2-C is selected, also circle one: Internet: Yes / No*


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2-D. I do not want my home on the open market: Restrict marketing only to my broker's network.

Studies show that homes publicly marketed through Bright's MLS typically sell for significantly more than homes marketed as "off MLS," "off market," "private" or "exclusive." And most homes that start with restricted marketing find a buyer only once marketed through the MLS to the open market. If you want to instruct your broker to restrict marketing, then you must sign Bright's separate Limited Marketing/Office Exclusive form because this limits people's access to information.

Bright subscribers complete this form with each client no later than signing a representation agreement.

If you reconsider any selection, update this form with your broker. Maintain a copy for your records.



AFFILIATED BUSINESS DISCLOSURE STATEMENT

To: Gwendolyn Sue Braswell Nash

From: Samson Properties

Date: 09/30/2025

This is to give you notice that Samson Properties has business relationships with the settlement services providers listed below:

Cardinal Title Group, LLC, a title insurance agency. The owner of Samson Properties holds a 100 percent ownership interest in Cardinal Title.

First Heritage Mortgage, LLC, a mortgage lender. The owner of Samson Properties has an ownership interest in First Heritage Mortgage, LLC through a limited liability company called Cardinal Investment Group 14, LLC, which owns 5% of First Heritage Mortgage, LLC.

Cardinal Title PLLC, a law firm. An employee of Cardinal Title Group owns Cardinal Title PLLC.

Because of these relationships, this referral may provide the owner of Samson Properties and a certain employee with a financial or other benefit.

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(s) as a condition for the purchase, sale, or refinance of the subject 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.

PROVIDER AND SETTLEMENT SERVICE	CHARGE OR RANGE OF CHARGES
Cardinal Title Group, LLC	Standard Settlement Fee – Virginia: \$500–\$1,000 (Buyer & Seller) Standard Settlement Fee – Maryland: \$495–\$1,000 (Buyer & Seller)
Cardinal Title Group, LLC	<u>District of Columbia Fees –</u> Buyer Settlement Fee: \$695.00 Seller Settlement Fee: \$495.00 Title Abstract Fee: \$275.00–\$400.00 Survey: \$250.00 Release Tracking Fee: \$35–\$70.00 <u>Owner's Title Insurance – DC - Rate per \$1000 of Sale Price</u> \$0 to \$250,000 of liability written: \$5.70/\$6.84 Enhanced \$250,001 and up to \$500,000: \$5.10/\$6.12 Enhanced \$500,001 and up to \$1,000,000: \$4.50/\$5.40 Enhanced \$1,000,001 and up to \$5,000,000: \$3.90/\$4.68 Enhanced

	\$5,000,001 and up to \$15,000,000: \$1.05/\$1.26 Enhanced Over \$15,000,001: \$.90/\$1.08 Enhanced <u>Lender Required Title Insurance– DC</u> - Rate per \$1000 of Sale Price \$0 to \$250,000 of liability written: \$4.50/\$5.40 Enhanced \$250,001 and up to \$500,000: \$3.90/\$4.68 Enhanced \$500,001 and up to \$1,000,000: \$3.30/\$3.96 Enhanced \$1,000,001 and up to \$5,000,000: \$2.70/\$3.24 Enhanced \$5,000,001 and up to \$15,000,000: \$0.85/\$1.02 Enhanced
Cardinal Title Group, LLC	<u>Owner's Title Insurance – Virginia</u> - Rate per \$1000 of Sale Price Up to \$250,000 of liability written: \$4.10 / \$4.92 Enhanced Over \$250,000 and up to \$500,000, add: \$3.90 / \$4.68 Enhanced Over \$500,000 and up to \$1,000,000, add: \$3.60 / \$4.32 Enhanced Over \$1,000,000 and up to \$2,500,000, add: \$2.40 / \$2.88 Enhanced Over \$2,500,000 and up to \$5,000,000, add: \$2.10 / \$2.52 Enhanced Over \$5,000,000 and up to \$10,000,000, add: \$1.85 / \$2.22 Enhanced Over \$10,000,000 and up to \$20,000,000, add: \$1.70 / \$2.04 Enhanced Over \$20,000,000: Call company for quote <u>Lender Required Title Insurance – Virginia</u> – Rate per \$1,000 of LA Up to \$250,000: \$3.05 Over \$250,000 up to \$500,000: \$2.85 Over \$500,000 up to \$1,000,000: \$2.40 Over \$2,000,000 up to \$5,000,000: \$1.60
Cardinal Title Group, LLC	<u>Owner's Title Insurance – Maryland</u> - Rate per \$1,000 of Sale Price Up to \$250,000: \$5.15 Basic / \$6.18 Enhanced Over \$250,000 up to \$500,000: \$4.40 Basic / \$5.28 Enhanced Over \$500,000 up to \$1,000,000: \$3.75 Basic / \$4.80 Enhanced <u>Lender Required Title Insurance – Maryland</u> – Rate per \$1,000 SP Up to \$250,000: \$3.35 Over \$250,000 up to \$500,000: \$3.05 Over \$500,000 up to \$1,000,000: \$2.75 \$1,000,000 up to \$5,000,000: \$1.90
Cardinal Title, PLLC	ORNTIC Original Title Insurance Premium Rate for Owner's or Leasehold Policies in West Virginia: Liability Amount Base Premium Up to \$125,000 Amount \$4.00 per thousand Over \$125,000 and up to \$500,000, add \$3.20 per thousand Over \$500,000 and up to \$1,000,000, add \$2.10 per thousand Over \$1,000,000 and up to \$5,000,000, add \$2.00 per thousand Over \$5,000,000 and up to \$10,000,000 ,add \$1.50 per thousand Over \$10,000,000 and up to \$20,000,000, add \$1.00 per thousand Over \$20,000,000 and up to \$50,000,000 ,add \$0.90 per thousand Over \$50,000,000, add \$0.70 per thousand MINIMUM \$200.00 c) ALTA 2008 Homeowner's Policy (STAR POLICY – ORT 4445) The Rate for the STAR Policy Shall be: Owner's Policy Schedule Rates Provided in Item No. 1 Above, Then ADD an Additional: 15% to the Calculated Base Premium Rate. Original Title Insurance premium rates for mortgage policies: Liability Amount Base Premium Amount Up to \$125,000 \$3.00 per thousand Over \$125,000 and up to \$500,000, add \$2.20 per thousand Over \$500,000 and up to \$1,000,000, add \$1.70 per thousand Over \$1,000,000 and up to \$5,000,000, add \$1.40 per thousand Over \$5,000,000 and up to \$10,000,000, add \$1.00 per thousand Over \$10,000,000 and up to \$20,000,000, add \$0.80 per thousand Over \$20,000,000 and up to \$50,000,000, add \$0.70 per thousand Over \$50,000,000, add \$0.55 per thousand MINIMUM \$200.00 Stewart Residential)for property in West Virginia shall be as follows: LIABILITY AMOUNT CHARGE PER THOUSAND \$0 to \$100,000 \$3.90 Over \$100,000 to \$500,000, add \$3.40

	Over \$500,000 to \$5,000,000, add \$3.00 Stewart Title Guaranty Company – West Virginia (8/28/18) effective Page 6 LIABILITY AMOUNT CHARGE PER THOUSAND Over \$5,000,000 to \$10,000,000, add \$2.00 Over \$10,000,000 to \$20,000,000, add \$1.75 Over \$20,000,000, add \$1.00 Minimum \$200.00 (fixed) 2. Charge for Commercial Owner's or Leasehold Owner's Policy The charge for an original owner's or leasehold owner's policy on commercial property shall be as follows: LIABILITY AMOUNT CHARGE PER THOUSAND \$0 to \$150,000 \$4.00 Over \$150,000 to \$500,000, add \$3.00 Over \$500,000 to \$1,000,000, add \$2.50 Over \$1,000,000 to \$5,000,000, add \$2.00 Over \$5,000,000 to \$10,000,000, add \$1.50 Over \$10,000,000 to \$25,000,000, add \$1.00 Over \$25,000,000, add \$0.75 Minimum \$250.00 (fixed) 3. ALTA Homeowner's Policy of Title Insurance The charge for an ALTA Homeowner's Policy of Title Insurance (residential improved property only) shall be: LIABILITY AMOUNT CHARGE PER THOUSAND \$0 to \$100,000 \$4.68 Over \$100,000 to \$500,000, add \$4.08 Over \$500,000 to \$5,000,000, add \$3.60 Over \$5,000,000 to \$10,000,000, add \$2.40 Over \$10,000,000 to \$20,000,000, add \$2.10 Over \$20,000,000, add \$1.20 Minimum \$200.00 (fixed). Charge for Residential Loan or Mortgage Policy The charge for an original loan or mortgage insurance policy on non-commercial (residential) property shall be: LIABILITY AMOUNT CHARGE PER THOUSAND \$0 to \$100,000 \$2.90 Over \$100,000 to \$500,000, add \$2.40 Over \$500,000 to \$5,000,000, add \$2.00 Over \$5,000,000 to \$10,000,000, add \$1.50 Over \$10,000,000 to \$20,000,000, add \$1.00 Over \$20,000,000, add \$0.75 Minimum \$200.00 (fixed) 2. Charge for Commercial Loan or Mortgage Policy The charge for an original loan or mortgage insurance policy on commercial property shall be: LIABILITY AMOUNT CHARGE PER THOUSAND \$0 to \$150,000 \$3.00 Over \$150,000 to \$500,000, add \$2.00 Over \$500,000 to \$1,000,000, add \$1.50 Over \$1,000,000 to \$5,000,000, add \$1.25 Over \$5,000,000 to \$10,000,000, add \$1.00 Over \$10,000,000 to \$25,000,000, add \$0.75 Over \$25,000,000, add \$0.60 Minimum \$250.00 (fixed)
Cardinal Title, PLLC	Standard Settlement Fee – West Virginia: \$500–\$1,000 (Buyer & Seller)
First Heritage Mortgage, LLC	• Origination Point: 0–1% • Discount Points: per program • Prepaid Interest: 0–31 days • Interest: See Lender for Quotes • Processing Fee: \$550–\$675 • Underwriting Fee: \$550–\$675 • Credit Report: \$65–\$100 • Credit Report Update/Refresh: \$25–\$50 • Appraisal (Owner-Occupied): \$415–\$600 • Appraisal (Investor): \$550–\$650 • Final Inspection: \$75–\$150 • Flood Certification: \$14–\$19

ACKNOWLEDGEMENT

I have read this disclosure form and understand that Samson Properties is referring me to purchase the above-described settlement service(s) and may receive a financial or other benefit as the result of this referral.

Gwendolyn Sue Braswell-Nash
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10/08/25 11:43 PM EDT
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CLIENT

DATE

Gwendolyn Sue Braswell-Nash
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CLIENT

DATE

Gwendolyn Sue Braswell-Nash
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Gwendolyn Sue Braswell-Nash
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10/08/25 11:43 PM EDT
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CLIENT

DATE



MARKETING SERVICES AGREEMENT DISCLOSURE

Samson Properties has entered into a joint marketing services agreement with 2-10 Home Warranty, Inc and Cinch Home Services, professional third-party home warranty providers. These warranty service providers are afforded certain marketing opportunities to, and reciprocal services by Samson Properties, including but not limited to: distribution of marketing materials, display of signage in offices and on websites & newsletters, presentations and sponsorships of seminars and educational programs for the public and for Samson Properties' agents, and other activities designed to promote these vendors and the value of their warranty program to existing and potential clients. This relationship with 2-10 Home Warranty and Cinch Home Services results in compensation to Samson Properties, however, there is no direct financial benefit based on individual warranty applications, policies issued, or number of claims filed or paid. None of the principals or agents of Samson Properties has any ownership interest in 2-10 Home Warranty or Cinch Home Services. The business relationship is limited to joint marketing services agreements.

No part of your working relationship with Samson Properties requires you to engage the services of or obtain a warranty policy from 2-10 Home Warranty or Cinch Home Services. You are encouraged to compare the services and product offerings of other home warranty companies to determine that you are receiving the best warranty product, rate and/or service.

ACKNOWLEDGEMENT

Note: If you are a Buyer or Seller in a transaction with Samson Properties, and you are represented by another Brokerage firm, this is only a disclosure and no signature is requested or required.

Samson Properties (Samson) Clients/Customers:

I have read this disclosure form and understand that Samson is referring me to one or more of their Marketing Services Agreement Partners (Home Warranty Company). If I choose to purchase such home warranty, Samson may receive a financial or other benefit as a result of this referral. I understand that NO obligation or commitment is created by signing this form and, by signing, I am merely acknowledging receipt of this Disclosure, nothing more.

<i>Gwendolyn Sue Braswell-Nash</i> dotloop verified 10/08/25 11:43 PM EDT AAZX-HWML-RU7F-FLZF	<i>Gwendolyn Sue Braswell-Nash</i> dotloop verified 10/08/25 11:43 PM EDT QEFW-NOQD-WEFH-PIHC
SAMSON CLIENT or CUSTOMER	DATE

<i>Gwendolyn Sue Braswell-Nash</i> dotloop verified 10/08/25 11:43 PM EDT HYGK-P6KL-S05G-LKPJ	<i>Gwendolyn Sue Braswell-Nash</i> dotloop verified 10/08/25 11:43 PM EDT BWDH-W1HO-8FJX-QDW8
SAMSON CLIENT or CUSTOMER	DATE

AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE

Purchaser(s)/Borrower(s):

PROPERTY: 5923, 5925, 5927 Smith Station Rd, Fredericksburg, VA

DATE: 10/06/2025

This is to give notice that **Shepherd Homes Group, LLC** has a business relationship with **Allied Title Metro, LLC**. Shepherd Homes Group, LLC has an ownership interest as a Member in the amount of 40%. Because of this relationship, this referral may provide financial or other benefit to the owner of Shepherd Homes Group, LLC (owned by Jason Cheperdak).

Set forth below are the estimated charges or range of charges for the settlement services listed. You are NOT required to use the listed provider as a condition for the purchase, sale or refinance of the subject 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.

These figures are provided as an estimate and are subject to change based upon rate changes by Old Republic National Title Insurance Company. "Enhanced" owner's title insurance and "standard" lender's title insurance premiums (does not account for less comprehensive "standard" coverage or "reissue rates"). Coverage below should be calculated per thousand:

Title Insurance Premiums**DC Lender's Policy****DC Owner's and Lender's Policy**

First \$250,000
Amount over \$250,000 and up to \$500,000
Amount over \$500,000 and up to \$1,000,000
Amount over \$1,000,000 and up to \$5,000,000

\$4.50
\$3.90
\$3.30
\$2.70

\$6.84 + \$100
\$6.12
\$5.40
\$4.68

VA Lender's Policy**VA Owner's and Lender's Policy**

First \$250,000
Amount over \$250,000 and up to \$500,000
Amount over \$500,000 and up to \$1,000,000
Amount over \$1,000,000 and up to \$5,000,000

\$2.90
\$2.70
\$2.30
\$1.85

\$4.68 + \$150
\$4.44
\$4.06
\$2.70

MD Lender's Policy**MD Owner's and Lender's Policy**

First \$250,000
Amount over \$250,000 and up to \$500,000
Amount over \$500,000 and up to \$1,000,000
Amount over \$1,000,000 and up to \$5,000,000

\$3.20
\$2.90
\$2.60
\$1.80

\$5.76 + \$175
\$4.92
\$4.20
\$3.30

Fees

Closing Fee: \$795.00 - \$1095.00
Title Search: \$80.00 - \$164.30
Title Binder: \$45.00 - \$85.00
Closing Protection Letter: \$20.00 - \$50.00
Release Tracking: \$35.00

ACKNOWLEDGEMENT

I/We have read this disclosure form and understand that Shepherd Homes Group, LLC is referring me/us to purchase the above settlement services from Allied Title Metro, LLC and may receive a financial or other benefit as a result of this referral.

Purchaser/Borrower

Purchaser/Borrower

24 CFR Pt. 3500, App. D

Gwendolyn Sue Braswell-Nash

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RESIDENTIAL PROPERTY DISCLOSURE STATEMENT

SELLER AND PURCHASER ACKNOWLEDGEMENT FORM

The Virginia Residential Property Disclosure Act (§ 55.1-700 et seq. of the *Code of Virginia*) requires the owner of certain residential real property—whenever the property is to be sold or leased with an option to buy—to provide notification to the purchaser of disclosures required by the Act and to advise the purchaser that the disclosures are listed on the Real Estate Board webpage.

Certain transfers of residential property are excluded from this requirement (see § 55.1-702).

PROPERTY ADDRESS/ 5923, 5925, 5927 Smith Station Rd, Fredericksburg, VA

LEGAL DESCRIPTION: COVENTRY 628

The purchaser is advised of the disclosures listed in the **RESIDENTIAL PROPERTY DISCLOSURE STATEMENT** located on the Real Estate Board webpage at:

https://www.dpor.virginia.gov/Consumers/Residential_Property_Disclosures

The owner(s) hereby provides notification as required under the Virginia Residential Property Disclosure Act (§ 55.1-700 et seq. of the *Code of Virginia*) and, if represented by a real estate licensee as provided in § 55.1-712, further acknowledges having been informed of the rights and obligations under the Act.

Gwendolyn Sue Braswell-Nash
dotloop verified
10/08/25 11:43 PM EDT
C4M0-REGP-SVMX-8L7U

Owner

Owner

Date

Date

The purchaser(s) hereby acknowledges receipt of notification of disclosures as required under the Virginia Residential Property Disclosure Act (§ 55.1-700 et seq. of the *Code of Virginia*). In addition, if the purchaser is (i) represented by a real estate licensee or (ii) not represented by a real estate licensee but the owner is so represented as provided in § 55.1-712, the purchaser further acknowledges having been informed of the rights and obligations under the Act.

Purchaser

Purchaser

Date

Date