



**AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE STATEMENT**

This is to give you notice that Lennar Corporation (Lennar) and its wholly-owned, subsidiary home seller companies have business relationships with the companies listed below. Specifically, Lennar:

- (i) owns, directly or indirectly, 100% of Eagle Home Mortgage, LLC;
- (ii) owns, directly or indirectly, 100% of CalAtlantic Title, Inc.; CalAtlantic Title Agency, LLC; CalAtlantic Title of Maryland, Inc.; CalAtlantic Abstract, Inc.; and CalAtlantic Title, LLC (collectively, CalAtlantic Title);
- (iii) indirectly has a 20% ownership interest in North American Title Insurance Company (NATIC);
- (iv) indirectly has at least an 80% ownership interest in Lennar Insurance Agency, LLC (Lennar Insurance Agency);
- (v) indirectly has a substantial minority ownership interest in North American Advantage Insurance Services, LLC (NAAIS); and
- (vi) indirectly has a minority ownership interest of less than 5% in Opendoor Labs, Inc. (Opendoor).

Because of these relationships, this referral may provide Lennar a financial or other benefit.

Set forth below are the types of settlement services offered by these affiliated companies and the estimated charges or range of charges for such settlement services. You are NOT required to use the listed companies as a condition for settlement of your loan on or purchase, sale, or refinance of a 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.

Eagle Home Mortgage, LLC arranges and makes mortgage loans and the following are estimated mortgage loan related charges or range of charges (not all of the charges may apply):	
Description of Settlement Service	Estimated Range of Charges
Origination Charges	
Percentage of Loan Amount (Points)	0% - 5% of loan amount
Origination Fee	0% - 2% of loan amount
Amortization Schedule	\$35 - \$50
Commitment Fee	\$0 - \$1,500
Courier/Messenger Fee	\$0 - \$200
Document Preparation Fee	\$0 - \$775
Processing Fee	\$0 - \$800
Shipping and Funding Fee	\$0 - \$175
Tax Service Fee	\$0 - \$100
Underwriting Fee	\$0 - \$950
Wire Transfer Fee	\$0 - \$175
Charges Paid to Third Parties	
Appraisal Fee	\$0 - \$1,100
Attorney Fee	\$100 - \$150
Credit Report Fee	\$0 - \$200
Final Inspection Fee	\$0 - \$300
Flood Certification Fee	\$0 - \$20
Survey Fee	\$0 - \$972
<p><b>NOTE:</b> The actual fees charged for the services listed above may vary based on the size of your loan, loan program and interest rate you choose. There also will be other third-party charges. You will receive a Loan Estimate when you apply for your mortgage loan that will give you an estimate of all anticipated charges.</p>	

**CalAtlantic Title** provides closing services and title insurance through numerous underwriters, one of which is **NATIC**. The following are estimated charges or range of charges for the settlement services listed:

Description of Settlement Service	Estimated Range of Charges
Owner's and Loan (not simultaneous with Owner's) Title Policy Premium	\$50 - \$12,720 <sup>1</sup>
Simultaneous Loan Title Policy Premium	\$25 - \$1,420
Title Services & Closing Fees	\$375 - \$2,000 <sup>2</sup>
Endorsements	\$0 - \$274 each 10% - 25% of policy premium for some owner's policy endorsements and extra-hazardous risk endorsements <sup>3</sup>
CPL/Closing Service Letter – Borrower/Buyer	\$0 - \$125
CPL/Closing Service Letter – Lender	\$0 - \$108
CPL/Closing Service Letter – Seller	\$0 - \$50
Title Binder Fee	\$0 - \$100
Commitment	\$0 - \$15
Title Search	\$0 - \$425 <sup>4</sup>
Owners & Encumbrance Report	\$0 - \$300
Document Delivery Fee	\$0 - \$200 <sup>5</sup>
Third Party Lender Fee	\$0 - \$325 <sup>6</sup>

<sup>1</sup> Policy premium depends on the property, state, liability, and type of policy coverage requested.

<sup>2</sup> Charge for closing services depends on the nature of the closing services provided, the amount of closing services needed, and the state and county in which the property is located. Charge may be composed of more than one fee, depending on state. Additional fees may apply for additional loans beyond one loan.

<sup>3</sup> Endorsement charge depends on the endorsement type and coverage required.

<sup>4</sup> Charge for title search depends on the property being purchased and the county in which the property is located.

<sup>5</sup> Charge per document delivery related to delivering documents to (a) lender(s) financing the subject transaction; (b) current lender's or other creditor's payoff or payment; and/or (c) buyer or buyer's representative, as the case may be, for closing by mail.

<sup>6</sup> Charge only applies to second mortgages in certain states.

**Lennar Insurance Agency** is an insurance agent that provides, among other products, homeowner's/hazard and flood insurance. Set forth below are the estimated range of charges by Lennar Insurance Agency for the settlement services listed.

Description of Settlement Service	Estimated Range of Charges
Homeowner's/Hazard Insurance (Annual Premium)	0.2% - 2.5% of purchase price amount
Flood Insurance (Annual Premium)	0.1% - 0.5% of purchase price amount

**NOTE:** If enhancements to the standard policy such as increased limits, scheduled articles, and/or earthquake coverage are required, the premium may increase. Actual quote and acceptance is subject to Lennar Insurance Agency's application of its underwriting guidelines, including but not limited to verification of your credit score and previous loss history. Of course, the cost of your insurance may vary due to many factors including, without limitation, the size, location and cost of your home.

**NAAIS** is an insurance agent that provides, among other products, homeowner's/hazard and flood insurance. Set forth below are the estimated range of charges by NAAIS for the settlement services listed.

Description of Settlement Service	Estimated Range of Charges
Homeowner's/Hazard Insurance (Annual Premium)	0.2% - 2.5% of purchase price amount
Flood Insurance (Annual Premium)	0.1% - 0.5% of purchase price amount

**NOTE:** If enhancements to the standard policy such as increased limits, scheduled articles, and/or earthquake coverage are required, the premium may increase. Actual quote and acceptance is subject to NAAIS' application of its underwriting guidelines, including but not limited to verification of your credit score and previous loss history. Of course, the cost of your insurance may vary due to many factors including, without limitation, the size, location and cost of your home.

**Opendoor** offers programs to buy existing homes from homeowners. Set forth below is the estimated range of charges by Opendoor for the service listed.

Description of Settlement Service	Estimated Range of Charges
Opendoor Service Charge (real estate transaction cost associated with purchase of home)	6% - 16% of home sales price

**NOTE:** The amount of the Opendoor Service Charge varies based on the individual property and current market conditions and does not include any upfront repair costs that may be required. There also will be other closing costs imposed by third parties related to the settlement of the sale. Contact Opendoor to obtain an offer that includes an estimate of all anticipated charges.