



## AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE STATEMENT

**TO:** Consumer(s)  
**FROM:** eXp Realty  
**PROPERTY:** 594 Mananai Pl #21T, Honolulu, HI 96818  
**DATE:** 1/11/2026

This is to give you notice that eXp World Holdings, Inc., the parent corporation of each of those subsidiaries comprising the eXp Realty® brand of real estate brokerage companies<sup>1</sup> (hereinafter collectively referred to as “eXp Realty”), has a business relationship with the following companies listed below:

- **SUCCESS Lending, LLC (“SUCCESS Lending”)** for mortgage loan financing: eXp Realty has an indirect ownership interest in SUCCESS Lending and a business relationship with Kind Partners, LLC, a wholly owned subsidiary of Kind Lending, LLC (hereinafter collectively referred to as “Kind”). eXp World Holdings, Inc.’s wholly owned subsidiary, Opportunity Garden, Inc., owns 50% of SUCCESS Lending. Kind also owns 50% of SUCCESS Lending. Because of this relationship, a referral to SUCCESS Lending may provide eXp Realty and Kind, and its and its owners, affiliates, and employees, with a financial or other benefit.
- eXp Realty has a business relationship with, but no ownership interest in, America’s Preferred Home Warranty, Inc. (home warranty services), SkySlope, Inc. (real estate transaction coordination services), Curbio (real estate renovation services), Roam Transaction Coordination Services (real estate transaction coordination services), Sellers Shield (real estate legal protection plan), and Utility Connect (home services concierge). Because of these relationships, eXp Realty, and its owners, affiliates, and employees may receive financial or other benefits

Set forth below is the estimated charge or range of charges for the settlement services listed. You are NOT required to use the listed providers as a condition for the settlement of your loan, or purchase, sale, financing 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.**

COMPANY	ESTIMATED CHARGE OR RANGE OF CHARGES
<p><b>SUCCESS LENDING, LLC</b></p> <p>This company provides various real estate mortgage loan origination activities either as a third-party originator or a mortgage broker, including loan pre-qualification, loan origination, loan pre-approval, loan structuring, processing and closing.</p>	<p>Loan Discount Fee/points<sup>1</sup>: 0-4.00% of loan amount</p> <p>Administrative Fee<sup>2</sup>: \$1,559.00</p> <p>Flood Fee: \$6.50</p> <p>Tax Service: \$86.00</p> <p>Appraisal Fee: \$625.00</p> <p>Credit Report Fee: \$89.90 per borrower, unless married co-borrowers in which event it is an aggregate total of \$89.90; \$89.90 per borrower for each repulled credit report.</p>

<sup>1</sup> eXp Realty, LLC (in all states except those that follow); eXp Realty of California, Inc. (in California); eXp Realty of Northern California, Inc. (in northern California); eXp Realty of Greater Los Angeles, Inc. (in central California); eXp Realty of Southern California, Inc. (in southern California); eXp Realty North, LLC (in N. Dakota, Minnesota, and portions of New York, except as further qualified); eXp Realty of Connecticut, LLC (in Connecticut, and Brooklyn, New York); eXp Realty Associates, LLC (in Brooklyn, mid-town, and downtown, New York City), and eXp Realty of Charlotte Metro NC, LLC, eXp Realty of Northwest NC, LLC, eXp Realty of Northeast NC, LLC, eXp Realty of Piedmont NC, LLC, eXp Realty of Southeast NC, LLC, and eXp Realty of Triangle NC, LLC (in North Carolina).

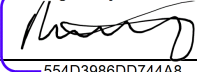
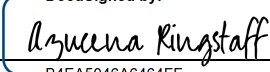


COMPANY	ESTIMATED CHARGE OR RANGE OF CHARGES
<p>The estimated charges for the settlement services provided by SUCCESS Lending are detailed on the Good Faith Estimate being provided to you by your loan officer.</p>	<p>Actual charges may vary according to the particular lender, settlement service product selected, the particular circumstances of the underlying transaction, the state where the property is located, borrower elections, etc. Some or all of these fees may be charged by third-parties.</p> <p><sup>1</sup> The loan discount fee/points are affected by the note rate. Depending upon market conditions, the loan discount fee/points may be higher to adjust for below-market rates.</p> <p><sup>2</sup> There are other charges imposed in connection with mortgage loans. In addition, a lender may require the use of other service providers, including but not limited to any attorney, credit reporting agency or real estate appraiser chosen to represent the lender's interest. If you apply to any of these companies for a loan, you will receive additional information regarding anticipated charges.</p>

**ACKNOWLEDGMENT OF RECEIPT OF DISCLOSURE**

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

**Consumer 1:**

Signed by:  554D3986DD744A8...  
 DocuSigned by:  B4EA5046A6464FF...  
 Signature  
 Roderick Ringstaff      Azucena Ringstaff  
 Print Name  
 1/11/2026                  1/11/2026  
 Date

**Consumer 2:**

\_\_\_\_\_  
 Signature  
 \_\_\_\_\_  
 Print Name  
 \_\_\_\_\_  
 Date

(For Colorado Residents Only): This form has not been approved by the Colorado Real Estate Commission.