KITTLE REAL ESTATE

AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE STATEMENT

To: Consumer
From: Kittle Real Estate

Thank you for contacting Kittle Real Estate (hereinafter Broker), in connection with the purchase or sale of a home or other property. This is to give you notice that Broker has a business relationship with the companies listed in this Statement, in that each of the companies is wholly or partially owned either directly or indirectly by Kittle Real Estate. Because of these relationships, the referral of business to these companies may provide us, our employees and/or other related parties noted herein a financial or other benefit.

In connection with providing real estate brokerage services, Broker may receive a commission or a cooperative brokerage referral fee for a referral to another real estate brokerage company (which is typical in the real estate brokerage industry); however, this will not affect the amount you pay to purchase or sell a property.

We have set forth below the services that these companies provide, along with an estimate of the range of charges generally made for these services. You are NOT required to use the listed companies 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.**

Provider	Settlement Services	Policy Amount	Estimated Charges [1]
VELOCITY LENDING, LLC.	Loan Origination Fee [2] Loan discount fee / points [3] Underwriting fee Wire fee	To Be Determined	0% – 1% of loan amount 0% – 3% of loan amount [2] $0.00 - $945.00 $0.00 - $200.00

1. Actual charges may vary according to the particular circumstances underlying the transaction, including home value, coverage and limits, other requested terms and services, unusual market conditions, government regulations, property location and features, and other similar factors. Rates may not be the lowest available and are subject to change. For a free, no obligation quote, please contact the company directly. Where required by state law, current rates for insurance are filed with the applicable state agency, and depending upon the circumstances, may vary from the rates shown above.

2. 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 an 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 a Loan Estimate within three (3) business days of submission of your loan application which will provide you with detailed information of the anticipated charges associated with your loan.

3. The loan fee / points are affected by the loan interest rate.

Colorado law [CRS 12-61-113.2-2(b)] requires that all parties to the contract receive disclosure of this relationship, whether they choose to use the Service Providers or not.

THIS DISCLOSURE HAS NOT BEEN APPROVED BY THE COLORADO REAL ESTATE COMMISSION. IT WAS PREPARED BY Frascona, Joiner, Goodman and Greenstein, P.C. (303-494-3000) AS LEGAL COUNSEL for Kittle Real Estate

AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE STATEMENT

Provider	Settlement Services	Policy Amount	Estimated Charges [1]
IGNITE LENDING, LLC.	Loan Origination Fee [2] Loan discount fee / points [3] Underwriting fee Processing fee	To Be Determined	0% – 1% of loan amount 0% – 3% of loan amount [2] $0.00 - $695.00 $0.00 - $695.00

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3. The loan fee / points are affected by the loan interest rate.

Provider	Settlement Services	Policy Amount	Estimated Charges [1]
OWNERSHIP INSURANCE, LLC.	Processing fee	To Be Determined	$0.00 - $200.00

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Acknowledgement of Receipt of Disclosure

I/We have received the Affiliated Business Arrangement Disclosure Statement from Broker and understand that Broker may refer me/us to the settlement service providers listed in this Statement. Broker, its employees or its affiliate(s) may receive a financial or other benefit as the result of that referral. THIS IS NOT A CONTRACT.

Signed by:
Tawnia M. Wormell 3/24/2025
3FD6ECEBF337444...
Name Date Name Date

Signed by:
Monee Rochelle Swartz 3/24/2025
1E03F40B8D064443...
Name Date Name Date

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