



Wiring Fraud Advisory Notice

Cybercrime is a potential threat in real estate transactions. Instances have occurred where criminals have hacked email accounts of entities related to real estate transactions (such as lawyers, escrow holder's, title company representatives, or real estate brokers and agents). Using email, hackers have invaded real estate transactions and used fraudulent wiring instructions to direct parties to wire funds to the criminals' bank accounts, often to off-shore accounts, with little chance of recovery. It also appears that some hackers have provided false phone numbers for verifying the wiring instructions. In those cases, the buyers called the number provided to confirm the instructions, and then unwittingly authorized a transfer to somewhere other than escrow. Sellers also have had their sales proceeds taken through similar schemes.

PLEASE BE ADVISED THAT eXp Realty, WILL NEVER SEND VIA EMAIL WIRING INSTRUCTIONS RELATED TO YOUR TRANSACTION.

BUYERS/LESSEES AND SELLERS/LESSORS ARE ALSO ADVISED:

1. Obtain the phone number of the Escrow Officer at the beginning of the transaction.
2. NEVER WIRE FUNDS PRIOR TO CALLING YOUR ESCROW OFFICER TO CONFIRM WIRE INSTRUCTIONS. ONLY USE A PHONE NUMBER YOU WERE PROVIDED PREVIOUSLY. Do not use any different phone number included in the emailed wire transfer instructions.
3. Orally confirm the wire transfer instruction is legitimate and confirm the bank routing number, account numbers and other codes before taking steps to transfer the funds.
4. Avoid sending personal information in emails or texts. Provide such information in person or over the telephone directly to the Escrow Officer.
5. Take steps to secure the system you are using with your email account. These steps include creating strong passwords and using secure WiFi as well as two-step verification processes.

If an email or a telephone call seems suspicious refrain from taking any action until the communication has been independently verified. Promptly notify your bank, your real estate agent and the Escrow Officer. The sources below, as well as others, can also provide information:

- The Federal Bureau of Investigation www.fbi.gov
- The National White-Collar Crime Center www.nw3c.org
- On Guard Online: www.onguardonline.gov

The undersigned acknowledge receipt of this Advisory.

Date: 5/23/2023 Seller/Landlord: Brad Carlson
98F4C02489434E4...
 Date: _____ Seller/Landlord: _____
 Date: _____ Buyer/Tenant: _____
 Date: _____ Buyer/Tenant: _____

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



AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE STATEMENT

TO: Consumer
 FROM: eXp Realty
 PROPERTY: 102-104 W 4TH ST KSAENZY MO 64060
 DATE: 5-24-23

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 (hereinafter collectively referred to as “eXp Realty”), has a business relationship with those companies listed in this Affiliated Business Arrangement Disclosure Statement. Because of these relationships, the referral of business to any of the companies listed below may provide us, the related parties noted herein and/or their investors, a financial or other benefit.

In connection with the purchase or sale of this property, you may need mortgage financing, title insurance and/or closing services. We recommend SUCCESS Lending, LLC (“**SUCCESS Lending**”) for mortgage financing. eXp World Holdings, Inc.’s wholly owned subsidiary, SUCCESS World Holdings, LLC, has an indirect 50% ownership interest in SUCCESS Lending with the other 50% owned by Kind Partners, LLC. Neither eXp World Holdings, Inc. nor any of its subsidiaries have an ownership interest in Kind Partners, LLC, which also has an ownership interest in SUCCESS Lending.

eXp Realty has a business relationship with, but no ownership interest in, America’s Preferred Home Warranty, Inc. (home warranty services), Transactly, Inc. (transaction coordination service), SkySlope, Inc. (transaction coordination services), and Young Alfred, Inc. (insurance services). As such, eXp Realty, or its affiliates, may receive financial benefits in the form of marketing fees or fees for services rendered. You are not required to perform any of the following as a condition to using any eXp Realty brokerage services: (a) obtain a home warranty, and/or obtain a home warranty from America’s Preferred Home Warranty, Inc., (b) utilize or have your real estate agent utilize transaction coordination services, and/or utilize transaction coordination services of Transactly, Inc. or SkySlope, Inc.; or (c) obtain insurance from or through Young Alfred, Inc.

SUCCESS Lending is a mortgage broker. The estimated lender fees listed below can vary and could include additional charges depending upon factors such as the loan product you select and the State where the property is located. There may also be other fees/charges relating to services provided by additional third party settlement service providers. 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.

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 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.

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COMPANY	ESTIMATED CHARGE OR RANGE OF CHARGES
<p>SUCCESS LENDING, LLC ("SUCCESS Lending")</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/points¹: 0-4.00% of loan amount Administrative Fee²: \$1,250.00 Flood Fee: \$7.00 Tax Service: \$86.00 Appraisal Fee: \$525.00 Credit Report Fee: \$32.00 per borrower, unless married co-borrowers in which event it is an aggregate total of \$32.00; \$32.00 per borrower for each repulled credit report.</p> <p>Actual charges may vary according to the particular lender selected, the particular circumstances of the underlying transaction, borrower elections, etc. Some or all of these fees may be charged by third-parties.</p> <p>¹ 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>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 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 Affiliated Business Arrangement Disclosure Statement provided by eXp Realty, and understand that eXp Realty is referring me/us to the above-described settlement service(s) and eXp Realty or its affiliate(s) may receive a financial or other benefit as the result of this referral.

Signer 1:

DocuSigned by:

Brad Carlson

Signature

Brad Carlson

Print Name

5/23/2023

Date

Signer 2:

Signature

Print Name

Date

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