

AFFILIATED BUSINESS DISCLOSURE STATEMENT

This disclosure is to give you notice that Kuper Realty Holding Company, LLC dba Kuper Sotheby's International Realty (KHC) has a business relationship with Randolph-Brooks Federal Credit Union (RBFCU), RBFCU Investments LLC (RBF), RBFCU Insurance Agency LLC (RBIA), Preserve Title Company LLC (PTC), RB Mortgage LLC dba Domain Mortgage (DM), RBFCU Realty LLC (RBR), RBFCU Appraisal LLC (RBA), and TruHome Solutions, LLC (TRU).

RBFCU Services LLC (RBS), a wholly-owned subsidiary of RBFCU, has a 97% ownership interest in DM. RBS also has a 100% ownership interest in RBIA, RBF, RBA, KHC and RBR, a 98% interest in PTC, and a 10.7% interest in TRU. Because of these relationships, these referrals may provide KHC dba Kuper Sotheby's International Realty 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 these providers as a condition for settlement of your loan on the subject property or 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.

TITLE INSURANCE SERVICES

PTC is a licensed title insurance company in the State of Texas and provides title insurance and closing services in connection with your real estate transaction. Listed below are cost estimates of various services offered by PTC:

Escrow Fee:	\$495
Tax Certificate Fee	\$26.50
Title Search of Abstract Fee:	\$60
Owner's Title Policy:	Premium amount varies and is set by the Texas State Board of Insurance. Minimum charge is \$328. For example, the premium for a \$100,000 policy would be \$832.
Mortgagee's Title Policy: (When ordered with Owner's Policy)	\$100 plus fees for Lender required endorsements
Mortgagee's Title Policy (When ordered without Owner's Policy)	Premium amount varies and is set by the Texas State Board of Insurance. Minimum charge is \$328. For example, the premium for a \$100,000 policy would be \$832.

HOME WARRANTY PLANS

RBF provides home warranty protection policies through Cinch Home Services, Inc. One year of coverage ranges from \$276 to \$600, depending on the coverage options selected.

HOMEOWNERS INSURANCE SERVICES

RBIA is a licensed insurance agency in the State of Texas which provides property and casualty insurance. Charges for this service are in the form of insurance premium. For illustrative purposes only, the approximate annual premium for a \$100,000 replacement cost coverage policy would be approximately \$800. This premium will vary based on many different factors including (but not limited to) type of policy, coverage amount, deductibles, age of home, type of construction, loss history, financial stability, protective devices or if you have multiple policies.

MORTGAGE SERVICES

DM is a licensed mortgage originator in the State of Texas that originates a wide range of mortgage products, but primarily FHA and VA loans. RBFCU is a federally insured credit union that originates a wide range of mortgage products, including products for its own portfolio and loans to be sold to the secondary market. Closing costs vary based upon the type of mortgage requested. Set forth below is the estimated range of charges for obtaining a mortgage loan from DM or RBFCU:

Loan Origination Fee:	0% to 1% of loan amount
Underwriting Fee:	\$0 to \$375
Processing Fee:	\$0 to \$375
Interest Rate Buy-Down Fee:	0% to 4% of the loan amount

Certain other charges will be imposed by RBFCU that are paid to non-affiliated service providers. Such other charges will vary according to the circumstances of your loan, the value of the property, and other factors. These charges will be disclosed and explained to you by DM or RBFCU.

REALTY SERVICES

KHC is a licensed real estate broker in the State of Texas. Real estate commission is fully negotiable and not set by law in all written seller and buyer agreements. KHC's estimated charge or range of charges for brokerage services related to the sale of an improved property is approximately 6% to be split between the buyer's agent and the seller's agent in varying percentages.

KHC Brokerage Support Fee:	\$495
----------------------------	-------

ADDITIONAL MORTGAGE SERVICES

TRU is a credit union service organization that originates a wide range of mortgage products, including FHA, VA, and Conventional loans, and mortgage loans in some states other than Texas. Closing costs may vary based upon the type of mortgage requested. Set forth below is the estimated range of charges for obtaining a mortgage loan from TRU:

Loan Administration Fee:	\$700
Underwriting Fee:	\$999

Certain other charges will be imposed by TRU that are paid to service providers. Such other charges will vary according to the circumstances of your loan, the value of the property, and

other factors. These charges will be disclosed and explained to you by TRU.

Set forth below is the estimated charge or range of charges for the settlement services of real estate appraisal services that you will be required to use, as a condition of your loan on this property, to represent the lender's interests in the transaction.

APPRAISAL SERVICES

RBA provides residential real estate appraisals in the State of Texas. The normal charge for an appraisal from RBA is \$635 to \$1,100.

Actual charges may vary according to the particular circumstances underlying the transaction, including the home value, coverage and limits, other requested terms and services, unusual market conditions, and other similar factors. There are other charges imposed in connection with mortgage loans. Within 3 business days after receipt of your completed loan application, your lender will provide you with a Loan Estimate detailing the anticipated charges associated with your loan.

ACKNOWLEDGEMENT

I/We have read this disclosure form and understand that KHC dba Kuper Sotheby's International Realty may refer me/us to the above described settlement services and may receive a financial or other benefit as the result of these referrals.

DATE

DATE