

AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE

To: _____ (Client Name) Date: _____

From (check one): ☐ Red Rock Realty LLC ☐ iQRATE Mortgages LLC ☐ Norfolk and Waypal LLC dba iQTAXX Tax Services Las Vegas

Property Location (if applicable): _____ ☐ N/A – Buyer not yet under contract

A. Business Relationship (ownership & affiliations)

This is to give you notice that the **referring party** checked above has a business relationship with the **settlement service provider(s)** identified below.

- Red Rock Realty LLC is **100% owned by Anush Ghazaryan.**
- iQRATE Mortgages LLC is **100% owned by David Ghazaryan.**
- Norfolk and Waypal LLC dba iQTAXX Tax Services Las Vegas is **100% owned by Anush Ghazaryan.**
- Anush and David Ghazaryan are married.

Because of these ownership interests, this referral may provide the referring party and/or its owner a financial or other benefit.

B. Referral(s) being made today (check all that apply)

- ☐ To iQRATE Mortgages LLC (Mortgage Origination Services)
- ☐ To Red Rock Realty LLC (Real Estate Brokerage Services)

YOU ARE NOT REQUIRED TO USE any affiliated company as a condition for your transaction.

THERE ARE FREQUENTLY OTHER PROVIDERS AVAILABLE WITH SIMILAR SERVICES. YOU ARE FREE TO SHOP AROUND TO DETERMINE THAT YOU ARE RECEIVING THE BEST SERVICES AND THE BEST RATES.

C. Typical charges for the referred provider(s)

(Complete only the section(s) that match the box(es) checked in Section B.)

If referring to iQRATE Mortgages LLC:

- Origination/Points: **0%–3%** of loan amount
- Processing: **\$400–\$950**
- Underwriting: **\$400–\$1,200**
- Appraisal: **\$500–\$1,000**
- Credit Report: **\$50–\$150**
- Flood Certification: **\$15–\$30**
- Tax Service: **\$75–\$125**

Actual fees vary by product/property; you

will receive a Loan Estimate after application.

If referring to Red Rock Realty LLC:

- Buyer's agent compensation (negotiable): **0%–3.0%** of sale price
- Seller's listing broker compensation (negotiable): **2.0%–3.0%** of sale price
- Transaction/Admin fee (if charged): **\$0–\$600**

Compensation is negotiated in your brokerage agreement and/or contract.

D. Acknowledgment

I/we have read this disclosure and understand that the referring party may receive a financial or other benefit as a result of this referral.

Signature(s): _____ Date: _____

Signature(s): _____ Date: _____