

GOT NEST: MORTGAGE & SETTLEMENT SERVICES DISCLOSURE

Affiliated Business, Provider Recommendation, and Consumer Choice Notice under RESPA

Effective Date: July/27/2026

Last Updated: July/27/2026

INDEPENDENT CONSUMER CHOICE DIRECTIVE: You are never required to use any lender, title company, or other settlement service provider presented or recommended through Got Nest. You are always free to shop for and select any qualified provider of your choosing. This Disclosure supplements, and does not replace, any Affiliated Business Arrangement Disclosure required by the Real Estate Settlement Procedures Act (RESPA) or provided by eXp Realty, LLC.

1. Purpose

Got Nest is both a real estate technology platform operated by Alves Holdings LLC and a real estate team operating under eXp Realty, LLC. This Disclosure explains how mortgage lenders and settlement service providers may be presented or recommended through the platform. It is intended to supplement, not replace, any Affiliated Business Arrangement Disclosure required by the **Real Estate Settlement Procedures Act (RESPA)** or provided by eXp Realty.

2. Independent Consumer Choice

You are never required to use any lender, mortgage broker, title company, escrow company, inspector, insurance company, home warranty provider, contractor, attorney, surveyor, transaction coordinator, moving company, or other settlement service provider displayed or recommended by Got Nest. You are free to shop for and select any qualified provider of your choosing.

3. Technology Platform

Got Nest may display or recommend providers using objective factors such as geographic coverage, licensing, availability, languages spoken, loan products, consumer preferences, property location, service quality indicators, and other lawful criteria. Recommendations are intended to assist consumers and should not be interpreted as a guarantee, endorsement, or ranking of any provider.

4. Artificial Intelligence (Jay)

Jay may use information voluntarily provided by the user to identify providers that may match the user's stated needs. Jay does not originate mortgage loans, approve credit, negotiate loan terms, provide legal advice, provide tax advice, provide financial planning services, or replace licensed professionals.

5. Brokerage Relationships

Licensed real estate brokerage services are provided through eXp Realty, LLC. Got Nest's technology platform may operate independently from brokerage activities, but when brokerage services are provided, they are subject to applicable real estate laws, TREC requirements, and eXp Realty policies.

6. Affiliated Business Relationships

Certain providers available through the platform may be affiliated with eXp Realty, eXp World Holdings, or other affiliated entities. Whenever required by applicable law or company policy,

consumers will receive the appropriate Affiliated Business Arrangement Disclosure before or at the time of the referral. Consumers remain free to select any provider regardless of affiliation.

7. Advertising, Sponsorships and Paid Placement

Some providers may participate in advertising, sponsorship, promotional, or paid placement programs. When applicable, such relationships will be identified in a manner reasonably designed to distinguish sponsored content from organic recommendations. Advertising participation alone does not guarantee recommendation, ranking, or selection.

8. RESPA and TILA Commitment

Got Nest is committed to supporting compliance with the **Real Estate Settlement Procedures Act (RESPA)**, the **Truth in Lending Act (TILA)**, Regulation X, Regulation Z, and other applicable consumer protection laws. Nothing in the platform is intended to encourage unlawful referral fees, kickbacks, fee splitting, or other practices prohibited by law.

9. No Required Use

Except where required by a lender or applicable law, consumers are under no obligation to use any recommended provider. Choosing a different provider will not affect access to the Got Nest platform or brokerage services.

10. Financial Interests

If Got Nest, eXp Realty, or another affiliated entity may receive advertising revenue, lawful compensation, or another financial benefit associated with a provider, that relationship will be disclosed where required by applicable law. Any compensation arrangements must comply with applicable federal and state law.

11. Consumer Acknowledgment

By acknowledging this Disclosure electronically, you confirm that:

- You understand that Got Nest is a technology platform.
- You understand that you may choose any qualified settlement service provider.
- You understand that certain providers may be affiliated with eXp Realty or other affiliated entities.
- You understand that additional Affiliated Business Arrangement Disclosures may be presented when required.
- You understand that Jay provides informational assistance and is not acting as a lender, mortgage broker, attorney, tax advisor, or financial advisor.

12. Electronic Records

Electronic acknowledgments may be retained together with the date, time, document version, user account, and other audit information to demonstrate delivery of this Disclosure, subject to applicable law and the Got Nest Privacy Policy.

13. Contact

Alves Holdings LLC (d/b/a Got Nest)

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ATTORNEY REVIEW NOTE: This document is intended to complement, not replace, the official eXp Realty Affiliated Business Arrangement Disclosure. It should be reviewed by legal counsel familiar with RESPA, TILA, CFPB guidance, Texas real estate law, and eXp Realty policies before production use.