

Affiliated Business Arrangement Disclosure Statement

To: _____ Property: _____
 From: _____ Date: _____

This is to give you notice that Guarantee Real Estate, HomeServices Relocation, LLC, Prosperity Home Mortgage, LLC, Guarantee Appraisal Corporation doing business as both HomeServices Disclosure Services and HomeServices NHD, Orange Coast Title Company of Northern California, HomeServices Insurance, Inc. doing business as HomeServices Insurance Agency (“HomeServices Insurance Agency”), and Vanderbilt Mortgage and Finance Inc. doing business as Silverton Mortgage (“Silverton Mortgage”) are part of a family of companies (the “Affiliated Companies”) owned by Berkshire Hathaway, Inc. (“Berkshire Hathaway”), and each may refer to you the services of another. Guarantee Real Estate, HomeServices Relocation, LLC, Prosperity Home Mortgage, LLC, HomeServices Insurance Agency, and Guarantee Appraisal Corporation are each wholly owned either directly or indirectly by HomeServices of America, Inc. (“HSoA”), a Berkshire Hathaway affiliate. Orange Coast Title Company of Northern California is owned 49% by OCTNC Partners I, LLC (of which a wholly-owned subsidiary of HSoA owns a 50% interest). Silverton Mortgage is a wholly-owned indirect subsidiary of Clayton Homes, a Berkshire Hathaway affiliate. Because of these relationships, the referral of a customer (including you) by any of the Affiliated Companies to another may provide the referring company, its affiliates, and/or their employees with a financial or other benefit.

In addition, while Guarantee Real Estate is not affiliated with American Home Shield Corporation, it does advertise American Home Shield Corporation for a fixed service fee.

Set forth below is the estimated charge or range of charges for each of the services listed. You are NOT required to use any of these service providers as a condition of the sale of the subject property or to obtain access to any settlement service.

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.

<u>Service Provider</u>	<u>Service Provided</u>	<u>Charge or Range of Charges</u>
Guarantee Real Estate	Broker’s Commission	6% - 10% of the sales price
HomeServices Relocation, LLC	Relocation Services	Fees paid by real estate broker
Prosperity Home Mortgage, LLC	Loan Origination Fee	\$0 - \$1,465 (2% of loan amount on some bond products)
	Appraisal	\$425 - \$2,100
	Third Party Fees	\$110 - \$280 (credit report, tax service fee, flood cert fee)
Orange Coast Title Company of Northern California	Lender’s Policy	38% of the Owner’s policy amount plus \$100 for concurrent loan coverage up to \$400K. Coverage on loans \$400,001 - \$1.6M is provided at 55% of the Owner’s Basic Rate; and coverage on loans \$1.6M and above is provided at 50% of Owner’s Basic Rate.
	Owner’s Policy	\$420 base fee for coverage up to \$70K plus \$11-16 dollars per \$5K in coverage thereafter up to \$1M and \$5 per \$5K in coverage between \$1M and \$2M.
	Endorsement Fees	\$0-\$1,000 depending upon type and number
	Closing Fee	\$500 - \$3,500 depending on amount of coverage
	Sale Escrow Fees	\$570 flat fee for up to \$100k escrowed, \$700 flat fee for up to \$200k escrowed; \$850 base fee plus \$20 per \$10,000 escrowed over \$200k. Additional charges apply to short sales.
	Loan Tie-In	\$150 for second loan only
	Document Preparation	\$50 - \$100 for each additional document prepared
	State Tax Filing	\$45 per person, if applicable
	Courier/Overnight/Wire Fees	\$15 each
	Email Loan Documents	\$75 per loan, if applicable
	Check Fee for Unsecured Payoffs	\$10 per check after first five checks, if applicable
HomeServices Insurance Agency*	Homeowner’s Insurance	\$300 - \$4,000 annual premium, depending on product and associated risk assessments (e.g., age of home, credit score, past claims of the insured, etc.)
HomeServices NHD / HomeServices Disclosure Services	Property Disclosure Services	\$69 - \$95 per property
Silverton Mortgage	Loan Origination Fee	0 – 2.75% of the loan amount (includes third party fees)
	Appraisal	\$475 - \$900
American Home Shield	Home Warranty	\$225 - \$2,816, depending on property and coverage options

ACKNOWLEDGEMENT: I/we have read this disclosure form and understand that the Affiliated Companies may refer me/us to purchase the above-described settlement service(s) from one another and that any such referrals may provide the referring company, its affiliates, and/or their employees with a financial or other benefit.

Signature

(Date)

Signature

(Date)

* In rare cases, your insurance policy may instead be issued by Long & Foster Insurance Agency, Inc., an affiliate of HSI, or under another of its trade names. HSI's trade names include: Edina Realty Insurance Agency, Home Team Insurance, HomeServices Insurance Agency, InsuranceSouth, Long Insurance Group, ReeceNichols Insurance and Trident Insurance Agency.