

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, Orange Coast Title Company of Northern California, HomeServices Insurance, Inc. doing business as HomeServices Insurance Agency (“HomeServices Insurance Agency”), and Title Resources Guaranty Company (“TRG”) are part of a family of companies (the “Affiliated Companies”) owned by HomeServices of America, Inc. (“HSoA”), and each may refer to you the services of another. Guarantee Real Estate, HomeServices Relocation, LLC, Prosperity Home Mortgage, LLC, and HomeServices Insurance Agency are each wholly owned either directly or indirectly by HSoA. 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). HomeServices Title Holdings, LLC, a wholly-owned subsidiary of HSoA, indirectly owns 13.5% of TRG. 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 or MyNHD, it does advertise for American Home Shield Corporation and MyNHD 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>
HomeServices Relocation, LLC	Relocation Services	Fees paid by real estate broker
Prosperity Home Mortgage, LLC	Loan Origination and Application	\$0 - \$1,665 (2% of loan amount on some bond products)
	Appraisal	\$450 - \$2,100
	Third Party Fees	\$165 - \$550 (credit report, tax service, flood cert, technology, and/or MERS)
Orange Coast Title Company of Northern California	Lender’s Policy (may be provided by TRG)	Base rate for single unit standard coverage is 80% of the charge for an Owner’s policy, with a minimum of \$336. The fee for a Lender’s policy issued concurrently with an Owner’s policy is 38% of the Owner’s policy rate plus \$100 for concurrent loan coverage up to \$400K. Coverage on loans \$400K - \$1.6M is provided at 55% of the Owner’s base rate; and coverage on loans \$1.6M and above is provided at 50% of Owner’s base rate. Extended coverage extra.
	Owner’s Policy (may be provided by TRG)	Base rates for single unit standard coverage policies for coverage up to \$2M range from \$420 to \$3,155 depending on the policy amount. Add an additional \$11 per \$10K between \$2M to \$3M and an additional \$5 per \$10K over \$3,000,000. Charges for ALTA Homeowner’s Policies are 110% of the base rate for standard coverage and 125% of the base rate for extended coverage.
	Endorsement Fees	\$0-\$1,000 depending upon type and number
	Sale Escrow Fees	Base fee of between \$670 and \$1,780 for escrows up to \$1M depending on the sales price, plus an additional \$10 per \$10K over \$1M, for a sales price up to \$5M. Escrow fees for sales over \$5M will be quoted upon request, in accordance with the complexity of the transaction. Miscellaneous charges as per filed rate schedule, as applicable.
	Loan Tie-In	\$200 first loan, \$150 for second loan, and \$75 each consecutive loan thereafter.
	Document Preparation	\$75.00 per each document (excluding the first); \$150.00 for each Note and Deed of Trust
	FTB Processing Fee	\$45 per filing on all transactions over \$100K; and on other transactions as may be mandated by California Franchise Tax Board.
	Wire Fees	No charge for first two incoming wires; \$25 for each additional incoming wire. \$10 for first two outgoing wires; \$15 for each additional outgoing wire.

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HomeServices Insurance Agency*	Homeowner's Insurance	\$150 - \$10,000 plus per year; charges may vary based on coverage requested and other factors including multi-unit properties. Flood Insurance is not included in this estimate but may be available for an additional fee and may be lender required.
American Home Shield	Home Warranty	\$240 - \$3,218.80, depending on property and coverage options
MyNHD	Property Disclosure Services	\$69 - \$95 per property

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 HomeServices Insurance, Inc., or under another of its trade names. HomeServices Insurance, Inc.'s trade names include: Edina Realty Insurance Agency, HomeServices Insurance Agency, InsuranceSouth, Long Insurance Group, ReeceNichols Insurance and Trident Insurance Agency.