

Affiliated Business Arrangement Disclosure Statement

To: _____ Date: _____

From: RealtySouth™

Property: _____

This is to give you notice that JRHBW Realty, Inc. doing business as RealtySouth™ (“RealtySouth™”), HomeServices Relocation, LLC, Prosperity Home Mortgage, LLC, CanopyTitle, LLC (“CanopyTitle™”), HomeServices Insurance, Inc. (“HomeServices Insurance”), 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. RealtySouth™, HomeServices Relocation, LLC, Prosperity Home Mortgage, LLC, CanopyTitle™, and HomeServices Insurance are each wholly owned either directly or through one or more subsidiaries by HSoA. HomeServices Title Holdings, LLC, a wholly-owned subsidiary of HSoA, indirectly owns 11.3% 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 RealtySouth™ is not affiliated with American Home Shield, it does advertise American Home Shield 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 - \$1,765 (2% of loan amount on some bond products)
	Appraisal	\$450 - \$2,100
	Third Party Fees	\$58 - \$575 (credit report, tax service, flood cert, technology, and/or MERS)
CanopyTitle™	Lender’s Policy (may be provided by TRG)	\$1.00 - \$3.50 per \$1,000 of coverage, depending on type and total amount (minimum \$175); or \$75 - \$125 if issued simultaneously with Owner’s Policy
	Owner’s Policy (may be provided by TRG)	\$1.00 - \$3.50 per \$1,000 of coverage, depending on type and total amount (minimum \$175)
	Title Search and Exam Fees	\$300 - \$500 per parcel
	Closing Fee	\$450 - \$1,500 plus expenses incurred
	FinCEN Information Fee	\$95 - \$195
HomeServices Insurance*	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 - \$4,188, depending on property and optional coverage

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)

Signature (Date)

Signature (Date)

* In some cases, your insurance policy may instead be issued by another of HomeServices Insurance, Inc.’s trade names, which include: Edina Realty Insurance Agency, HomeServices Insurance Agency, Long & Foster Insurance Agency and Trident Insurance Agency.