

Affiliated Business Arrangement Disclosure Statement

To:
From: HomeServices Lending, LLC

Property:
Date: _____

This is to give you notice that CTRE, L.L.C. doing business as Berkshire Hathaway HomeServices New England Properties, Berkshire Hathaway HomeServices Westchester Properties and Berkshire Hathaway HomeServices New York Properties; HomeServices Relocation, LLC; HomeServices Lending, LLC; and HomeServices Insurance Northeast, LLC are part of a family of companies (the “Affiliated Companies”), and each may refer to you the services of another. CTRE, L.L.C., HomeServices Relocation, LLC, and HomeServices Lending, LLC are each wholly owned by HomeServices of America Inc. (“HSoA”), either directly or through one or more subsidiaries. HomeServices Insurance Northeast, LLC is owned 50% by HomeServices Insurance, Inc. (“HSI”), a wholly-owned direct subsidiary of HSoA. 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.

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>
Berkshire Hathaway HomeServices New England Properties Westchester Properties New York Properties	Broker’s Commission	6% of the purchase price of the property, unless otherwise agreed, plus \$150.00
HomeServices Relocation, LLC	Relocation Services	Fees paid by real estate broker
HomeServices Lending, LLC	Loan Origination	\$545 - \$1,945
	Discount Points	0.0% - 4.0% of loan amount (optional)
	Appraisal	\$395 - \$1,000 (fees may significantly exceed this range due to complexity of appraisal and/or property)
	Credit Report	\$9.75 - \$114.50
	Flood Certification Fee	\$10 - \$30
HomeServices Insurance Northeast, LLC*	Homeowner’s Insurance	0.1% to 0.4% of the value of the property depending on the product and associated risk assessments (e.g., age of home, credit score, past claims of the insured, etc.)

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 Trident Insurance Agency Company LP or Long & Foster Insurance Agency, Inc., affiliates of HSI, or under another of its trade names. HSI’s trade names include: Edina Realty Insurance Agency, Home Team Insurance, HomeServices Insurance Agency, HomeServices Insurance Maryland, InsuranceSouth, Long Insurance Group, PCG Agencies, PCG Insurance Agency and Thoroughbred Insurance Agency.