

Affiliated Business Arrangement Disclosure Statement

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

This is to give you notice that Guarantee Real Estate, HomeServices Relocation, LLC, HomeServices Lending, LLC, Guarantee Appraisal Corporation doing business as Certified Disclosure Services (“Certified Disclosure Services”) and Orange Coast Title Company of Northern California are part of a family of companies (the “Affiliated Companies”), and each may refer to you the services of another. Guarantee Real Estate, HomeServices Relocation, LLC, HomeServices Lending, LLC and Certified Disclosure Services are each wholly owned by HomeServices of America, Inc. (“HSOA”), either directly or through one or more subsidiaries. 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). 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>
Guarantee Real Estate	Broker’s Commission	6% - 10% of the sales price
HomeServices Relocation, LLC	Relocation Services	Fees paid by real estate broker
HomeServices Lending, LLC	Loan Origination	\$545 - \$1,595
	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
	Tax Service Fee	\$65 - \$110
	Flood Certification Fee	\$10 - \$30
Orange Coast Title Company of Northern California	Lender’s Policy	\$400 base fee plus \$0.60 - \$7.60 per \$1,000 of Title Insurance Coverage over \$75,000, depending on the amount of coverage
	Owner’s Policy	\$440 base fee plus \$0.60 - \$8.40 per \$1,000 of Title Insurance Coverage over \$75,000, depending on the amount of coverage
	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	
Certified Disclosure Services	Property Disclosure Services	\$69 - \$108 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) _____