

Affiliated Business Arrangement Disclosure Statement

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

This is to give you notice that Edina Realty, Inc., HomeServices Relocation, LLC, Prosperity Home Mortgage, LLC, HomeServices Insurance, Inc. (“HomeServices Insurance”), Watermark Realty, Inc. doing business as Florida Title & Guarantee Agency (“Florida Title & Guarantee Agency”), and Title Resources Guaranty Company (“TRG”) are part of a family of companies (the “Affiliated Companies”), and each may refer to you the services of another. Edina Realty, Inc., Prosperity Home Mortgage, LLC, HomeServices Insurance, Inc., and Florida Title & Guarantee Agency are each wholly owned either directly or indirectly by HomeServices of America, Inc. (“HSoA”). 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.

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.

Service Provider	Service Provided	Charge or Range of Charges
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)
Florida Title & Guarantee Agency	Lender’s Policy (may be provided by TRG)	\$200 - \$450 if simultaneously issued with Owner’s Policy if not, \$575 for the first \$100K of coverage thereafter up to \$1M, based on type and total amount.
	Owner’s Policy (may be provided by TRG)	\$575 for the first \$100K of coverage plus \$5 per \$1K of coverage thereafter up to \$1M, based on type and total amount
	Title Search Fee	\$95 - \$500 per parcel, based on property type and location
	Closing Fee	\$185 - \$1,500 plus actual expenses incurred, based on property location and nature of services.
	Document Delivery Fee	\$5 - \$100 per delivery, plus actual expenses incurred (for closing by mail)
	Endorsement Fee	\$50 - \$100 for each standard endorsements; 10% of total premium for Florida 9 and Navigational Servitude endorsements
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.

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 under another of HomeServices Insurance’s trade names, which include: Edina Realty Insurance Agency, HomeServices Insurance Agency, InsuranceSouth, Long & Foster Insurance Agency, Long Insurance Group, ReeceNichols Insurance and Trident Insurance Agency.