

Affiliated Business Arrangement Disclosure Statement

To: _____ Property: _____
 From: HomeServices Lending, LLC Date: _____

This is to give you notice that HomeServices Lending, LLC*, HomeServices Relocation, LLC, HomeServices Insurance, Inc.**, Trident Mortgage Company LP, Prosperity Home Mortgage, LLC*** and Silvermine Ventures, LLC doing business as Thoroughbred Mortgage (“Thoroughbred Mortgage”) are part of a family of companies (the “Affiliated Companies”), and each may refer to you the services of the other. The Affiliated Companies are each wholly owned either directly or indirectly by HomeServices of America, Inc. 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
HomeServices Insurance, Inc.	Homeowner’s Insurance	\$150 - \$10,000 annual premium, depending on product and associated risk assessments (e.g., age of home, credit score, past claims of the insured, etc.)
Trident Mortgage Company LP	Loan Origination	0.0% - 1.0% of loan amount, plus an application fee of \$995 - \$1,151
	Appraisal	\$300 - \$925
	Third Party Fees	\$130 - \$310 (credit report, tax service fee, flood cert fee)
Prosperity Home Mortgage, LLC	Loan Origination Fee	\$0 - \$1,199 (2% of loan amount on some bond products)
	Appraisal	\$425 - \$1,102
	Third Party Fees	\$33 - \$215 (credit report, tax service fee, flood cert fee)
Thoroughbred Mortgage	Loan Origination	0.0% - 1.0% of loan amount, plus an application fee of \$995 - \$1,151
	Appraisal	\$400 - \$900
	Third Party Fees	\$60 - \$200 (credit report and flood cert fee)

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)

* HomeServices Lending, LLC, also operates under several trade names: DFW Texas Mortgage, Guarantee Home Loans, Home Team Mortgage, Long Mortgage Company, and The Lending Partners.

** 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, InsuranceSouth, Long Insurance Group, PCG Agencies, PCG Insurance Agency, ReeceNichols Insurance and Thoroughbred Insurance Agency.

*** Prosperity Home Mortgage, LLC operates under the name “FM Lending Services” in North Carolina and “Edina Realty Mortgage” in Minnesota.