

Affiliated Business Arrangement Disclosure Statement

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

This is to give you notice that HomeServices KOI, Inc. doing business as Semonin, REALTORS® (“Semonin, REALTORS®”), HomeServices Relocation, LLC, Prosperity Home Mortgage, LLC, Edina Realty Title, Inc. doing business as HomeServices Title, Inc. (“HomeServices Title, Inc.”), HomeServices Insurance, Inc. doing business as HomeServices Insurance Agency (“HomeServices Insurance Agency”), 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. Semonin, REALTORS®, HomeServices Relocation, LLC, Prosperity Home Mortgage, LLC, HomeServices Insurance Agency, and HomeServices Title, Inc. are each wholly owned either directly or indirectly 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 Semonin, REALTORS® is not affiliated with American Home Shield Corporation doing business as American Home Shield and HSA Home Warranty (“AHS”), it does advertise AHS 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.

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 - \$1,765 (2% of loan amount on some bond products)	
	Appraisal	\$450 - \$2,100	
	Third Party Fees	\$58 - \$575 (credit report, tax service, flood cert, technology, MERS)	
HomeServices Title, Inc.		IN	KY
	Lender’s Policy (may be provided by TRG)	\$125 - \$640 base up to \$500K; plus \$1.25 - \$1.50 per \$1K of coverage over \$500K, depending on type and total amount; <u>or</u> \$120 if issued simultaneously with Owner’s Policy	\$1.95 - \$4.30 per \$1K of coverage, depending on type and total amount (minimum \$225); <u>or</u> \$225 if issued simultaneously with Owner’s Policy
	Owner’s Policy (may be provided by TRG)	\$200 - \$1,277 base up to \$500K; plus \$1.75 - \$2.30 per \$1K of coverage over \$500K, depending on type and total amount	\$2.70 - \$6.25 per \$1K of coverage, depending on type and total amount (minimum \$225)
	Title Search and Exam Fee	\$115 - \$250 per transaction	\$115 - \$250 per transaction
	Endorsements	\$25 - \$50 each	\$30 - \$75 each
	Closing Protection Letter	\$35 for Lender, \$25 for Buyer, \$25 for Seller	\$50
	Title Insurance Binder	N/A	\$60
	Closing/Settlement Fee	N/A	\$245
HomeServices Insurance Agency*	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	
HSA Home Warranty or American Home Shield	Home Warranty	\$240 - \$4,188, depending on property and coverage options	

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 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, InsuranceSouth, Long & Foster Insurance Agency, ReeceNichols Insurance and Trident Insurance Agency.