

Affiliated Business Arrangement Disclosure Statement

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

This is to give you notice that Long & Foster Real Estate, Inc. (“Long & Foster”), also doing business as Northrop Realty¹, and the settlement service providers listed in the table below 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. The percentage of indirect ownership interest held by HSOA in each Affiliated Company is indicated in the table. In addition, HomeServices Title Holdings, LLC, a wholly-owned subsidiary of HSOA, indirectly owns 13.5% of Title Resources Guaranty Company (“TRG”), which may provide title insurance services for any of the affiliate companies listed in Section A below. 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 neither Long & Foster nor its affiliates have common ownership with Cinch Home Services, Inc. (“Cinch Home Services”), Long & Foster Insurance Agency does advertise Cinch Home Services for a fixed service fee.

Mid-States Title Insurance Agency, LLC, a Long & Foster affiliate, has business relationships with the following unaffiliated closing attorneys, pursuant to which Mid-States Title Insurance Agency, LLC advertises these firms for a fixed service fee: Baird Mandalas Brockstedt, LLC; Crawford Law Group, PLLC; Giordano, DelCollo, Werb & Gagne, LLC; Midtown Law Group, PLLC; Scott and Shuman, P.A.; Shreves, Schudel, Saunders, Parello & Clarke, PLLC; and Weeks & Irvine, LLC.

AFFILIATED COMPANIES	
SECTION A: Settlement of Your Loan and / or Title Insurance	
Attorneys Title Holdings, Incorporated (NC) (100%)	RGS Title LLC (VA, MD, DC, WV) (100%)
Bon Air/Long & Foster Title Agency LLC (VA) (50%)	Sage Premier Settlements (PA, NJ, DE, MD) (d/b/a of Sage Title Group, LLC) (100%)
Infinity Settlement Agency (PA) (d/b/a of Sage Title Group, LLC) (100%)	Sage Settlement Group (PA) (d/b/a of Sage Title Group, LLC) (100%)
Infinity Title Agency (NJ) (d/b/a of Sage Title Group, LLC) (100%)	Sage Title Group, LLC (VA, MD, DC, WV) (100%)
Realm Title Agency, LLC (VA, MD, DC, DE, NC) (51%) ²	Trident Land Transfer Company LP (PA, DE) (100%)
RGS Property Closing Services (PA) (d/b/a of RGS Title LLC) (100%)	Trident Land Transfer Company (NJ), LLC (NJ) (49%)
SECTION B: Property / Hazard / Flood Insurance	
Long & Foster Insurance Agency (d/b/a of HomeServices Insurance, Inc.) (100%)	Trident Insurance Agency Company (d/b/a of HomeServices Insurance, Inc.) (100%)
SECTION C: Mortgage Services	
Prosperity Home Mortgage, LLC (100%)	
SECTION D: Property Inspection Services	
Insight Home Inspections, LLC (DC) (MD) (VA) (100%)	Insight Home Inspections of Pennsylvania LLC (PA) (100%) (d/b/a of Insight Home Inspections, LLC)

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.

PROVIDER	SETTLEMENT SERVICE	ESTIMATED RANGE OF CHARGES
Providers listed in Section A above	Settlement Fees, including Document Preparation, Title Search & Exam Fees	\$0-\$2,000 Fees vary depending on transaction type and state
	Title Charges	See Title Insurance Chart below
Providers listed in Section B above	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.
Providers listed in Section C above	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)
Providers listed in Section D above	Property Inspection Services	\$75-\$3,900 (fees vary based on type/scope of inspection and size of property)

[continued on following page]

¹ Northrop Realty is also a trade name for The Northrop Team, P.C. (“Northrop”), a separate realty company that operates under Long & Foster’s real estate license. Northrop is not an “Affiliated Company” as that term is used in this Affiliated Business Arrangement Disclosure.

² Realm Title Agency, LLC is 49% owned by an unaffiliated entity in which an independent contractor real estate agent of Long & Foster, Creig Northrop, has an ownership interest. Accordingly, the referral of a customer (including you) to Realm Title Agency, LLC may provide Mr. Northrop with a financial or other benefit.

TITLE INSURANCE FOR AFFILIATES
ESTIMATE OF RANGE OF CHARGES GENERALLY MADE BY PROVIDER

STATE	SALES PRICE	PREMIUM FOR AFFILIATES
DE	First \$100,000 \$100,001 - \$1,000,000 \$1,000,001-\$5,000,000	\$4.60 per \$1,000 of coverage add \$3.90 per \$1,000 of coverage add \$3.25 per \$1,000 of coverage Enhanced policy is 120% of above rates. Simultaneous issue of Lenders' Policy (DE) is \$25. Lender required endorsements are \$50 each. Closing Protection Letter (CPL) per Lender Policy is \$125.
DC	First \$250,000 \$250,001 - \$500,000 \$500,001 - \$1,000,000 \$1,000,001-\$5,000,000	\$6.84 per \$1,000 of coverage add \$6.12 per \$1,000 of coverage add \$5.40 per \$1,000 of coverage add \$4.68 per \$1,000 of coverage Simultaneous issue of Lenders' Policy (DC) is \$100. Closing Protection Letter (CPL) per Lender Policy is \$50.
MD	First \$250,000 \$250,001 - \$500,000 \$500,001 - \$1,000,000 \$1,000,001- \$2,000,000	\$6.15 per \$1,000 of coverage add \$5.25 per \$1,000 of coverage add \$4.50 per \$1,000 of coverage add \$3.55 per \$1,000 of coverage Simultaneous issue of Lenders' Policy (MD) is \$200. Closing Protection Letter (CPL) per Lender Policy is \$45.
NJ	First \$100,000 \$100,001 - \$500,000 \$500,001 - \$2,000,000	\$5.25 per \$1,000 of coverage add \$4.25 per \$1,000 of coverage add \$2.75 per \$1,000 of coverage Enhanced policy is 120% of above rates. Simultaneous issue of Lenders' Policy is \$25. Lender required endorsements are \$25 each. Closing Service Letter per Lender Policy is \$75.
NC	First \$100,000 \$100,001 - \$500,000 \$500,001 - \$2,000,000 \$2,000,001 - \$7,000,000	\$2.54 per \$1,000 of coverage add \$1.98 per \$1,000 of coverage add \$1.29 per \$1,000 of coverage add \$0.99 per \$1,000 of coverage Enhanced policy 120% of above rates. Simultaneous issue of Lenders' Policy is \$26. Closing Protection Letter is an additional 10% if lenders' policy issued. Premium for issuance of commitment is \$15. Lender required endorsements are \$20 each.
PA	First \$30,000 \$30,001 - \$45,000 \$45,001 - \$100,000 \$100,001 - \$500,000 \$500,001 - \$1,000,000 \$1,000,001-\$2,000,000	\$569.00 flat fee add \$7.41 per \$1,000 of coverage add \$6.27 per \$1,000 of coverage add \$5.70 per \$1,000 of coverage add \$4.56 per \$1,000 of coverage add \$3.42 per \$1,000 of coverage Lender-required endorsements (PA) are \$50-\$500. Closing Protection Letter (CPL) per Lender Policy is \$125.
VA	First \$250,000 \$250,001 - \$500,000 \$500,001 - \$1,000,000 \$1,000,001- \$2,000,000	\$4.92 per \$1,000 of coverage \$4.68 per \$1,000 of coverage \$4.32 per \$1,000 of coverage \$2.88 per \$1,000 of coverage Simultaneous issue of Lender's Policy (VA) is \$200. Closing Protection Letter (CPL) per Lender Policy is \$35.
WV	First \$100,000 \$100,001 - \$500,000 \$500,001 - \$2,500,000	\$4.00 per \$1,000 of coverage add \$3.00 per \$1,000 of coverage add \$2.00 per \$1,000 of coverage Enhanced policy is an additional \$30 surcharge added to the basic rates. Simultaneous issue of Lender's Policy is \$100. Title insurance commitment fee per policy will not exceed \$100.

CONTRACTED PROVIDERS		
PROVIDER	SETTLEMENT SERVICE	ESTIMATED RANGE OF CHARGES
Cinch Home Services	Home Warranty	\$459 - \$2,062, depending on property and optional coverage

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. I/we also understand that Long & Foster receives fixed fees for advertising, and related services performed for Cinch Home Services.

Signature (Date) Signature (Date)