

## Affiliated Business Arrangement Disclosure Statement

To: \_\_\_\_\_ Property: \_\_\_\_\_  
 From: \_\_\_\_\_ Date: \_\_\_\_\_

This is to give you notice that Long & Foster Real Estate, Inc. d/b/a Fonville Morisey Realty (“Fonville Morisey Realty”) 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. HomeServices Title Holdings, LLC, a wholly-owned subsidiary of HSoA, indirectly owns 13.5% of 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.

AFFILIATED COMPANIES	
<b>SECTION A: Settlement of Your Loan and / or Title Insurance</b>	
Attorneys Title Holdings, Incorporated (NC) (100%)	
<b>SECTION B: Property / Hazard / Flood Insurance</b>	
Long & Foster Insurance Agency (d/b/a of HomeServices Insurance, Inc.) (100%)	HomeServices Insurance, Inc. (100%)
<b>SECTION C: Mortgage Services</b>	
Prosperity Home Mortgage, LLC (100%)	

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 <b>Section A</b> above	Settlement Fees	\$0-\$2,000 (inc document preparation, title search & exam) Fees vary depending on transaction type and state
	Title Charges	\$2.51 per thousand of coverage for first \$250k; \$1.96 per \$1K of coverage from \$250k - \$500k; \$1.28 per \$1K of coverage from \$500k - \$2M; \$0.98 per \$1K of coverage from \$2M – \$7M. Enhanced policy 120% of above rates. Simultaneous issue of Lenders’ Policy is \$25. Closing Protection Letter is an additional 10% if Lenders’ Policy issued. Commitment issuance is \$15. Lender required endorsements are \$20 each.
Providers listed in <b>Section B</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 <b>Section C</b> 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)

CONTRACTED PROVIDERS		
PROVIDER	SETTLEMENT SERVICE	ESTIMATED RANGE OF CHARGES
Cinch Home Services	Home Warranty	\$449 - \$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)