

Affiliated Business Arrangement Disclosure Statement

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

This is to give you notice that Long & Foster Real Estate, Inc. (“Long & Foster”) and the settlement service providers listed in the table below are part of a family of companies (the “Affiliated Companies”) owned by Berkshire Hathaway, Inc. (“Berkshire Hathaway”), and each may refer to you the services of another. Each of the Affiliated Companies is indirectly owned, in whole or in part, by a common parent, HomeServices of America, Inc. (“HSOA”), a Berkshire Hathaway affiliate. The percentage of indirect ownership interest held by HSOA in each Affiliated Company is indicated in the table. Silverton Mortgage is a wholly-owned indirect subsidiary of Clayton Homes, a Berkshire Hathaway affiliate. 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.

While Long & Foster Insurance Agency, LLC, an Affiliated Company, does not have common ownership with Cinch Home Services, Inc. (“Cinch Home Services”), it does advertise them for a fixed service fee.

AFFILIATED COMPANIES	
SECTION A: Settlement of Your Loan and / or Title Insurance	
Attorneys Title Holdings, Incorporated (100%)	
SECTION B: Property / Hazard / Flood Insurance	
Long & Foster Insurance Agency, LLC (100%)	HomeServices Insurance, Inc. (100%)
SECTION C: Mortgage Services	
Prosperity Home Mortgage, LLC (100%)	Silverton Mortgage (d/b/a of Vanderbilt Mortgage and Finance, Inc.) (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 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	\$2.51 per thousand of coverage for first \$250k; \$1.96 per thousand of coverage between \$250k - \$500k; \$1.28 per thousand of coverage between \$500k - \$2M; \$0.98 per thousand of coverage between \$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. Premium for issuance of commitment is \$15. Lender required endorsements are \$20 each.
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.

PROVIDER	SETTLEMENT SERVICE	ESTIMATED RANGE OF CHARGES
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 - \$495 (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

[continued on following page]

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 Insurance Agency, LLC receives fixed fees for advertising, and related services performed for Cinch Home Services.

Signature

(Date)

Signature

(Date)