

Affiliated Business Arrangement Disclosure Statement

To: _____
 From: _____

Property: _____
 Date: _____

This is to give you notice that CTRE, L.L.C., doing business as Berkshire Hathaway HomeServices New York Properties (“Berkshire Hathaway HomeServices New York Properties”), HomeServices Relocation, LLC, Thoroughbred Title Services, LLC, HomeServices Insurance, Inc. doing business as HomeServices Insurance Agency (“HomeServices Insurance Agency”), Prosperity Home Mortgage, LLC, Title Resources Guaranty Company (“TRG”), and Vanderbilt Mortgage and Finance Inc. doing business as Silverton Mortgage (“Silverton Mortgage”) 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. Berkshire Hathaway HomeServices New York Properties, HomeServices Relocation, LLC, Thoroughbred Title Services, LLC, HomeServices Insurance Agency, and Prosperity Home Mortgage, LLC are each wholly owned either directly or indirectly by HomeServices of America, Inc. (“HSOA”), a Berkshire Hathaway affiliate. HomeServices Title Holdings, LLC, a wholly-owned subsidiary of HSOA, indirectly owns 13.5% of TRG. 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.

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
Berkshire Hathaway HomeServices New York Properties	Broker’s Commission	Up to 6% of the sales price, unless otherwise negotiated
HomeServices Relocation, LLC	Relocation Services	Fees paid by real estate broker
Thoroughbred Title Services (NY only)	Owner’s Policy (may be provided by TRG)	\$342 - \$19,148 for purchases between \$35,000 and \$5M; For purchases over \$5M add \$2.48 - \$3.25 per \$1,000
	Lender’s Policy (may be provided by TRG)	\$310 - \$15,965 for loans between \$35,000 and \$5M; For loans over \$5M add \$2.08 - \$2.71 per \$1,000. Simultaneous issuance of a lender’s policy in an amount less than or equal to the owner’s policy is calculated at 30% of that rate.
	Policy Endorsements	\$50 - \$200
	Recording Service Fees	\$50 per document
	Additional Searches	\$200 - \$600 per transaction (includes municipal, bankruptcy, patriot, etc.)
	Escrow Service Fee	\$50 per escrow
	Survey Fee	\$0 - \$200
HomeServices Insurance Agency*	Homeowner’s Insurance	\$300 - \$4,000 annual premium, depending on product and associated risk assessments (e.g., age of home, credit score, past claims of the insured, etc.)
Prosperity Home Mortgage, LLC	Loan Origination Fee	\$0 - \$1,565 (2% of loan amount on some bond products)
	Appraisal	\$425 - \$2,100
	Third Party Fees	\$110 - \$375 (credit report, tax service fee, flood cert fee)
Silverton Mortgage	Loan Origination Fee	0 - 2.75% of the loan amount (includes third party fees)
	Appraisal	\$475 - \$900

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 rare cases, your insurance policy may instead be issued by Long & Foster Insurance Agency, Inc., an affiliate of HSI, or under another of its trade names. HSI’s trade names include: Edina Realty Insurance Agency, HomeServices Insurance Agency, InsuranceSouth, Long Insurance Group, ReeceNichols Insurance and Trident Insurance Agency.