



Affiliated Business Arrangement Disclosure Statement

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

This is to give you notice that HN Real Estate Group, L.L.C. and HN Real Estate Group N.C., Inc. both doing business as Harry Norman, REALTORS® (together, “Harry Norman, REALTORS®”), HomeServices Relocation, LLC, Prosperity Home Mortgage, LLC, Township Title Services, LLC, H N Insurance Services, LLC 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. Harry Norman, REALTORS®, HomeServices Relocation, LLC and Prosperity Home Mortgage, LLC are each wholly owned either directly or through one or more subsidiaries by HomeServices of America, Inc. (“HSoA”), a Berkshire Hathaway affiliate. Township Title Services, LLC is owned 50% by HN Real Estate Group, L.L.C. and 50% by Campbell & Brannon, LLC. H N Insurance Services, LLC is owned 50% by HomeServices Insurance, Inc. (“HSI”), a wholly-owned direct subsidiary of HSoA. 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.

In addition, while Harry Norman, REALTORS® is not affiliated with American Home Shield Corporation (“AHS”), it does have a contractual relationship with AHS pursuant to which Harry Norman, REALTORS® advertises and promotes 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
Harry Norman, REALTORS®	Broker’s Commission	7% of the sales price, plus \$189 for residential homes; 10% for vacant land sales
HomeServices Relocation, LLC	Relocation Services	Fees paid by real estate broker
Prosperity Home Mortgage, LLC	Loan Origination	\$0 - \$1,085 or 2% of loan amount (some bond products)
	Appraisal	\$425 - \$1,102
	Credit Report	\$12.50 - \$111
	Tax Service Fee	\$0 - \$77
	Flood Certification Fee	\$10
Silverton Mortgage	Loan Origination Fee	0 – 2.75% of the loan amount
	Interest Rate	Interest rates will vary by state, loan product and terms
	Discount Points	0 - 2% of the loan amount (optional)
	Appraisal	\$475 - \$600
Township Title Services, LLC	Lender’s Policy	\$2.50 - \$4.00 per \$1,000 of coverage, based on type and total amount (minimum \$200)
	Owner’s Policy	\$3.20 - \$5.25 per \$1,000 of coverage, based on type and total amount (minimum \$270)
Campbell & Brannon, LLC	Settlement Fee	\$675 - \$775
	Title Search and Exam Fee	\$200 - \$265 per property
	Title Update	\$50 (when required)
	Document Preparation Fee	\$75
	Other	Additional services available for an added fee
H N Insurance Services, LLC*	Homeowner’s Insurance	\$150 - \$10,000 annual premium, depending on product and associated risk assessments (e.g., age of home, credit score, past claims of the insured, etc.)
American Home Shield Corporation	Home Warranty	\$405 - \$1,500, 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.

Signature _____ (Date) _____ Signature _____ (Date) _____

* In rare cases, your insurance policy may instead be issued by Trident Insurance Agency Company LP or Long & Foster Insurance Agency, Inc., affiliates of HSI, or under another of its trade names. HSI’s trade names include: Edina Realty Insurance Agency, Home Team Insurance, HomeServices Insurance Agency, HomeServices Insurance Maryland, InsuranceSouth, Long Insurance Group, PCG Agencies, PCG Insurance Agency and Thoroughbred Insurance Agency.