



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 and Edge & Kimbell Law, LLC, it does advertise them 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
Prosperity Home Mortgage, LLC	Loan Origination Fee	\$0 - \$1,465 (2% of loan amount on some bond products)
	Appraisal	\$425 - \$2,100
	Third Party Fees	\$110 - \$305 (credit report, tax service fee, flood cert fee)
HomeServices Relocation, LLC	Relocation Services	Fees paid by real estate broker
Township Title Services, LLC	Lender’s Policy	\$2.50 - \$4.00 per \$1,000 of coverage, based on underwriter, type of policy and amount of coverage (minimum \$200)
	Owner’s Policy	\$3.90 - \$5.65 per \$1,000 of coverage, based on underwriter and total amount of coverage (minimum \$270)
	Closing Protection Letter	\$50
Campbell & Brannon, LLC	Closing Fee	\$595 - \$775
	Title Search and Exam Fee	\$200 - \$265 per property
	Title Update	\$50 (when required)
	Document Preparation Fee	\$150
	Other	Additional services available for an added fee
Edge & Kimbell Law, LLC	Settlement Fee	\$475 - \$575
	Title Exam Fee	\$255 per property
	Document Preparation Fee	\$100
	Title Binder Fee	\$50
	Post-Closing Fee	\$75
	Closing Protection Letter	\$50
Harry Norman, REALTORS®	Broker’s Commission	7% of the sales price or 6% plus \$225 for residential homes; 10% for vacant land sales
	H N Insurance Services, LLC*	Homeowner’s Insurance
Silverton Mortgage	Loan Origination Fee	0 – 2.75% of the loan amount (includes third party fees)
	Appraisal	\$475 - \$900
American Home Shield Corporation	Home Warranty	\$375 - \$2,655, 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 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, Home Team Insurance, HomeServices Insurance Agency, InsuranceSouth, Long Insurance Group, ReeceNichols Insurance and Trident Insurance Agency.