

Affiliated Business Arrangement Disclosure Statement

To: _____ Date: _____
 From: HomeServices Lending, LLC Property: _____

This is to give you notice that Pickford Real Estate, Inc. and Pickford Realty, Ltd. both doing business as Berkshire Hathaway HomeServices California Properties (together, “Berkshire Hathaway HomeServices California Properties”), HomeServices Relocation, LLC, HomeServices Lending, LLC, Pickford Escrow Company, Inc., The Escrow Firm, Inc., California Title Company, HomeServices Insurance, Inc. (“HSI”) doing business as HomeServices Insurance Agency (“HomeServices Insurance Agency”), and Guarantee Appraisal Corporation doing business as both HomeServices Disclosure Reports and HomeServices NHD, are part of a family of companies (together, the “Affiliated Companies”), and each may refer to you the services of another. Berkshire Hathaway HomeServices California Properties, HomeServices Relocation, LLC, HomeServices Lending, LLC, Pickford Escrow Company, Inc., The Escrow Firm, Inc., HomeServices Insurance, Inc. and Guarantee Appraisal Corporation are each wholly owned by HomeServices of America, Inc. (“HSoA”), either directly or through one or more subsidiaries. California Title Company is owned 63.7% by Pickford Holdings LLC, a wholly-owned indirect subsidiary of HSoA. 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 California Properties	Brokerage Services	7% of the sales price and up to \$1,000, unless otherwise negotiated
HomeServices Relocation, LLC	Relocation Services	Fees paid by real estate broker
HomeServices Lending, LLC	Loan Origination	\$545 - \$1,945
	Discount Points	0.0% - 4.0% of loan amount (optional)
	Appraisal	\$395 - \$1,500 (fees may significantly exceed this range due to complexity of appraisal and/or property)
	Credit Report	\$9.75 - \$114.50
	Flood Certification Fee	\$10 - \$30
Pickford Escrow Company, Inc. The Escrow Firm, Inc.	Sale Escrow Fees	\$150 - \$600 base fee per side (i.e., Buyer/Seller) plus \$1.50-\$3.00 per \$1,000 of sales price per side with a \$750 - \$1,500 minimum (inclusive of base) per side. Base fee and minimum vary by region.
	Loan/Refinance Escrow Fees	\$450 flat rate or variable rate of \$1.00 per \$1,000 of the loan amount
	Document Preparation and Processing Fees	\$200 - \$1,200
	Loan Tie-In Fee	\$150 - 1% of the loan amount
	Courier/Overnight/Wire and Archive Fees	\$90 - \$450
California Title Company	Lender’s Policy	\$255 and up, based on loan amount
	Owner’s Policy	\$395 and up, based on sales price
	Endorsement Fees	\$0-\$1,000 depending upon type and number
	Loan Tie-In Fee	\$125, if applicable
	E-Doc Fee	\$75, if applicable
	Document Preparation and/or Processing Fees	\$0- \$1,000
	Courier/Overnight/Wire Fees	\$15 each
HomeServices Insurance Agency*	Homeowner’s Insurance	\$200 - \$2,500 annual premium, depending on product and associated risk assessment (e.g., age of home, past claims of the insured, etc.)
HomeServices NHD / HomeServices Disclosure Reports	Natural Hazard Disclosures	\$85 for minimum policy

[signature page follows]

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.