

Affiliated Business Arrangement Disclosure Statement

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

This is to give you notice that Champion Realty, Inc. ("Champion Realty"), HomeServices Relocation, LLC, Prosperity Home Mortgage, LLC, Chancellor Title Services, Inc. ("Chancellor Title"), RGS Title, LLC, Sage Title Group, LLC, and HomeServices Insurance, Inc. doing business as HomeServices Insurance Maryland ("HomeServices Insurance Maryland"), are part of a family of companies (the "Affiliated Companies"), and each may refer to you the services of another. Champion Realty, HomeServices Relocation, LLC, Prosperity Home Mortgage, LLC, Chancellor Title, RGS Title, LLC, Sage Title Group, LLC, and HomeServices Insurance Maryland are each wholly owned by HomeServices of America, Inc., either directly or through one or more subsidiaries. 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 Champion Realty is not affiliated with HMS Home Warranty ("HMS"), it does have a contractual relationship with HMS pursuant to which Champion Realty advertises and promotes HMS 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.

<u>Service Provider</u>	<u>Service Provided</u>	<u>Charge or Range of Charges</u>	
Champion Realty, Inc.	Broker's Commission	\$395 plus 5% - 7% of the sales price	
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	
Chancellor Title (MD only)	Lender's Policy	\$2.60 per \$1,000 of loan amount	
	Owner's Policy	\$4.50 per \$1,000 of sales price	
	Title Services Fee	\$495 - \$875	
Chancellor Title (pass-through charge to unrelated third-party vendor)	Title Record Search	\$135 - \$225, varies by county	
RGS Title, LLC / Sage Title Group, LLC (MD only)	Owner's/Lender's Title Policy	\$0 - \$250,000 of coverage	\$5.75 per thousand
		\$250,001 - \$500,000 of coverage	add \$4.90 per thousand
		\$500,001 - \$1,000,000 of coverage	add \$4.20 per thousand
		\$1,000,001 - \$2,000,000 of coverage	add \$3.30 per thousand
		Simultaneous issue of lender's policy	\$150
	Title insurance commitment fee per policy	\$0 - \$100	
Settlement Fee	\$0 - \$1,300		
Home Services Insurance Maryland*	Homeowner's Insurance	Annual premium of \$1.00 - \$5.00 per \$1,000 of property value, depending on product and associated risk assessments (e.g., age of home, credit score, past claims of the insured, etc.)	
HMS Home Warranty	Home Warranty	\$400 - \$1,000, 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, HomeServices Insurance Agency, HomeServices Insurance Georgia, HomeServices Insurance Maryland, InsuranceSouth, Long Insurance Group, PCG Agencies, and PCG Insurance Agency.