

Affiliated Business Arrangement Disclosure Statement

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

This is to give you notice that Iowa Realty Co., Inc. doing business as Iowa Realty (“Iowa Realty”), First Realty, Ltd. doing business as Berkshire Hathaway HomeServices First Realty (“Berkshire Hathaway HomeServices First Realty”), HomeServices Relocation, LLC, HomeServices Lending, LLC, Iowa Title Company (“ITC”) and Iowa Title Linn County II, LLC both doing business as Iowa Title Company (“Iowa Title Company”), Midland Escrow Services, Inc. doing business as Midland Title & Escrow (“Midland Title & Escrow”), HomeServices Insurance, Inc. (“HSI”), 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. Iowa Realty, Berkshire Hathaway HomeServices First Realty, HomeServices Relocation, LLC, HomeServices Lending, LLC, ITC, Midland Title & Escrow, and HSI are each wholly owned either directly or indirectly by HomeServices of America, Inc., a Berkshire Hathaway affiliate. Iowa Title Linn County II, LLC is owned 70% by ITC. 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 neither Iowa Realty nor Berkshire Hathaway HomeServices First Realty is affiliated with American Home Shield Corporation doing business as HSA Home Warranty (“HSA Home Warranty”) or Home Buyers Resale Warranty Corporation doing business as 2-10 Home Buyers Warranty (“2-10 Home Buyers Warranty”), they do 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.

<u>Service Provider</u>	<u>Service Provided</u>	<u>Charge or Range of Charges</u>
Iowa Realty / Berkshire Hathaway HomeServices First Realty	Broker’s Commission	\$159 plus 6% - 7% of the sales price
HomeServices Relocation, LLC	Relocation Services	Fees paid by real estate broker
HomeServices Lending, LLC	Loan Origination Fee	\$545 - \$1,945
	Appraisal	\$395 - \$1,000
	Third Party Fees	\$19.75 - \$144.50 (credit report, flood cert fee)
Iowa Title Company	Abstract Lien Search of Borrower	\$175 - \$300
	Abstract for Sellers	\$275 - \$650 for updates; \$600 - \$1,200 for new abstracts
Midland Title & Escrow	Property Settlement Fee	\$325 - \$595
	Closing Services Fee	\$400 - \$760
HomeServices Insurance, Inc.*	Homeowner’s Insurance	\$200 - \$2,000 annual premium, depending on product and associated risk assessments (e.g., age of home, credit score, past claims of the insured, etc.)
Silverton Mortgage	Loan Origination Fee	0 – 2.75% of the loan amount (includes third party fees)
	Appraisal	\$475 - \$900
HSA Home Warranty	Home Warranty	\$399 - \$1,500, depending on property and coverage options
2-10 Home Buyers Warranty	Home Warranty	\$415 - \$640, depending on property and coverage options

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, InsuranceSouth, Long Insurance Group, PCG Agencies, PCG Insurance Agency, ReeceNichols Insurance and Thoroughbred Insurance Agency.