

Affiliated Business Arrangement Disclosure Statement

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

This is to give you notice that Bennion & Deville Fine Homes, Inc. doing business as Bennion Deville Homes (“Bennion Deville Homes”), HomeServices Relocation, LLC, Prosperity Home Mortgage, LLC, Pickford Escrow Company, Inc., The Escrow Firm, Inc., California Title Company, Orange Coast Title Company of Southern California doing business as Orange Coast Title Company (“OCTSC”), HomeServices Insurance, Inc. doing business as HomeServices Insurance Agency (“HomeServices Insurance Agency”), Title Resources Guaranty Company (“TRG”), and Vanderbilt Mortgage and Finance Inc. doing business as Silverton Mortgage (“Silverton Mortgage”), are part of a family of companies (together, the “Affiliated Companies”) owned by Berkshire Hathaway, Inc. (“Berkshire Hathaway”), and each may refer to you the services of another. Bennion Deville Homes, HomeServices Relocation, LLC, Prosperity Home Mortgage, LLC, Pickford Escrow Company, Inc., The Escrow Firm, Inc., HomeServices Insurance Agency, and Guarantee Appraisal Corporation are each wholly owned either directly or indirectly by HomeServices of America, Inc. (“HSoA”), a Berkshire Hathaway affiliate. HSoA indirectly owns 9.55% of OCTSC. California Title Company is owned 63.7% by Pickford Holdings LLC, a wholly-owned indirect subsidiary of HSoA. HomeServices Title Holdings, LLC, a wholly-owned subsidiary of HSoA, indirectly owns 13.5% of TRG. 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 Bennion Deville Homes is not affiliated with the following entities, it does advertise for them for a fixed service fee:
 American Home Shield Corporation (American Home Shield)
 MyNHD, Inc. (MyNHD)

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
Bennion Deville Homes	Brokerage Services	6% of the sales price, unless otherwise negotiated
HomeServices Relocation, LLC	Relocation Services	Fees paid by real estate broker
Prosperity Home Mortgage, LLC	Loan Origination Fee	\$0 - \$1,565 (2% of loan amount on some bond products)
	Appraisal	\$425 - \$2,100
	Third Party Fees	\$110 - \$375 (credit report, tax service fee, flood cert fee)
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 Prep/Processing Fees	\$200 - \$1,200
	Loan Tie-In Fee	\$150 - 1% of the loan amount
	Courier/Overnight/Wire/Archive Fees	\$90 - \$450
California Title Company	Lender’s Policy	38% of the Owner’s policy amount plus \$100 for concurrent loan coverage up to \$400K. Coverage on loans \$400,001 - \$1.6M is provided at 55% of the Owner’s Basic Rate; and coverage on loans \$1.6M and above is provided at 50% of Owner’s Basic Rate.
	Owner’s Policy	\$420 base fee for coverage up to \$70K plus \$11-16 dollars per \$5K in coverage thereafter up to \$1M and \$5 per \$5K in coverage between \$1M and \$2M.
	Endorsement Fees	\$0-\$1,000 depending upon type and number
	Sub-Escrow Fee for <u>Resale</u> transactions	\$125
	Sub-Escrow Fee for <u>Refinance</u> transactions, if applicable	\$75
	Courier/Overnight/Wire Fees	\$15 each

[continued on following page]

Orange Coast Title Company	Lender's Policy (may be provided by TRG)	38% of the Owner's policy amount plus \$100 for concurrent loan coverage up to \$400K. Coverage on loans \$400,001 - \$1.6M is provided at 55% of the Owner's Basic Rate; and coverage on loans \$1.6M and above is provided at 50% of Owner's Basic Rate.
	Owner's Policy (may be provided by TRG)	\$420 base fee for coverage up to \$70K plus \$11-16 dollars per \$5K in coverage thereafter up to \$1M and \$5 per \$5K in coverage between \$1M and \$2M.
	Endorsement Fees	\$0-\$1,000 depending upon type and number
	Closing Fee	\$500 - \$3,500 depending on amount of coverage
	Sale Escrow Fees	\$670 flat fee for up to \$100k escrowed, \$800 flat fee for up to \$200k escrowed; \$950 base fee plus \$20 per \$10,000 escrowed over \$200k. Additional charges apply to short sales.
	Loan Tie-In	\$200 first loan, \$150 second loan \$75 each consecutive loan thereafter
	Document Preparation	\$50 - \$100 for each additional document prepared
	State Tax Filing	\$45 per person, if applicable
	Courier/Overnight/Wire Fees	\$20 each
	Check Fee for Unsecured Payoffs	\$10 per check after first five checks, if applicable
HomeServices Insurance Agency*	Homeowner's Insurance	\$300 - \$4,000 annual premium, depending on product and associated risk assessments (e.g., age of home, credit score, past claims of the insured, etc.)
MyNHD	Natural Hazard Disclosures	\$69 - \$95 per property
Silverton Mortgage	Loan Origination Fee	0 - 2.75% of the loan amount (includes third party fees)
	Appraisal	\$475 - \$900
American Home Shield	Home Warranty	\$225 - \$3,315, 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.

 Buyer Signature (Date)
 Printed Name: _____

 Buyer Signature (Date)
 Printed Name: _____

 Seller Signature (Date)
 Printed Name: _____

 Seller Signature (Date)
 Printed Name: _____

* 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, HomeServices Insurance Agency, InsuranceSouth, Long Insurance Group, ReeceNichols Insurance and Trident Insurance Agency.