

Affiliated Business Arrangement Disclosure Statement

To: _____ Date: _____

From: ReeceNichols Property: _____

This is to give you notice that Reece & Nichols Realtors, Inc. doing business as ReeceNichols (“ReeceNichols”), HomeServices Relocation, LLC, Prosperity Home Mortgage, LLC, HomeServices Insurance, Inc. (“HomeServices Insurance”), Alliance Title Group, LLC (“Alliance Title”), 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 (the “Affiliated Companies”) owned by Berkshire Hathaway, Inc. (“Berkshire Hathaway”), and each may refer to you the services of another. ReeceNichols, HomeServices Relocation, LLC, Prosperity Home Mortgage, LLC, Alliance Title and HomeServices Insurance are each wholly owned either directly or indirectly by HomeServices of America, Inc. (“HSoA”), a Berkshire Hathaway affiliate. HomeServices Title Holdings, LLC, a wholly-owned subsidiary of HSoA, indirectly owns 11.3% 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 ReeceNichols is not affiliated with American Home Shield Corporation doing business as HSA Home Warranty (“HSA Home Warranty”) or Security 1st Title, LLC (Security 1st Title”), it does advertise HSA Home Warranty and Security 1st 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
HomeServices Relocation, LLC	Relocation Services	Fees paid by real estate broker
Prosperity Home Mortgage, LLC	Loan Origination and Application	\$0 - \$1,765 (2% of loan amount on some bond products)
	Appraisal	\$450 - \$2,100
	Third Party Fees	\$58 - \$575 (credit report, tax service, flood cert, technology, and/or MERS)
HomeServices Insurance*	Homeowner’s Insurance	\$150 - \$10,000 plus per year; charges may vary based on coverage requested and other factors including multi-unit properties. Flood Insurance is not included in this estimate but may be available for an additional fee and may be lender required.
Alliance Title Group, LLC (St Louis Area)	Lender’s Policy (may be provided by TRG)	\$10 if issued simultaneously with owner’s policy; \$1.00 - \$2.50 per \$1,000 of sales price up to \$3,000,000. For policy values over \$3,000,000, ask your closer for an estimate.
	Owner’s Policy (may be provided by TRG)	\$1.40 - \$3.40 per \$1,000 of sales price up to \$3,000,000. For policy values over \$3,000,000, ask your closer for an estimate.
	Title Service Fee	\$370 - \$2,070 for policy values of \$50,000 - \$1,500,000. For policy values over \$1,500,000, ask your closer for an estimate.
	FinCEN Information Fee	\$149 - \$249
	Closing Fee	\$350 - \$395
Security 1st Title (Kansas City Area)	Lender’s Policy (may be provided by TRG)	\$1.48 - \$6.42 per \$1,000 of coverage, based on type and total amount and includes the title service fee in Missouri; <u>or</u> \$450 if issued simultaneously with Owner’s Policy
	Owner’s Policy (may be provided by TRG)	\$2.27 - \$14.88 per \$1,000 of coverage, based on type and total amount and includes the title service fee in Missouri.
	FinCEN Information Fee	\$50 - \$100
	Closing Fee	\$225 - \$350
Silverton Mortgage	Loan Origination Fee	0-5%
	Discount Points	0-5%
HSA Home Warranty	Home Warranty	\$455 - \$2,867 depending on property and coverage options

[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)

Signature (Date)

Signature (Date)

* In some cases, your insurance policy may instead be issued by under another of HomeServices Insurance, Inc.'s trade names, which include: Edina Realty Insurance Agency, HomeServices Insurance Agency, Long & Foster Insurance Agency and Trident Insurance Agency.