



## Affiliated Business Arrangement Disclosure Statement

To: \_\_\_\_\_ Date: \_\_\_\_\_

From: Berkshire Hathaway HomeServices First Realty

Property: \_\_\_\_\_

This is to give you notice that First Realty, Ltd. doing business as Berkshire Hathaway HomeServices First Realty (“Berkshire Hathaway HomeServices First Realty”), HomeServices Lending, LLC, Iowa Title Company, Midland Escrow Services, Inc. doing business as Midland Title & Escrow (“Midland Title & Escrow”), and HomeServices Insurance, Inc. (“HSI”) are part of a family of companies (the “Affiliated Companies”), and each may refer to you the services of another. Berkshire Hathaway HomeServices First Realty, HomeServices Lending, LLC, Iowa Title Company, Midland Title & Escrow, and HSI 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 Berkshire Hathaway HomeServices First Realty is not affiliated with Home Security of America, Inc. (“HSA”), it does have a contractual relationship with HSA pursuant to which Berkshire Hathaway HomeServices First Realty advertises and promotes HSA 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 Lending, LLC	Loan Origination	\$545 - \$1,595 (except as limited by Iowa statute)
	Discount Points	0.0% - 4.0% of loan amount (optional) (except as limited by Iowa statute)
	Appraisal	\$395 - \$1,000 (fees may significantly exceed this range due to complexity of appraisal and/or property)
	Credit Report	\$9.75 - \$114.50
	Tax Service Fee	\$65 - \$110
	Flood Certification Fee	\$10 - \$30
Iowa Title Company	Abstract Lien Search of Borrower	\$175 - \$300
	Abstract for Sellers	\$275 - \$650 for updates; \$850 - \$1,200 for new abstracts
Midland Title & Escrow	Property Settlement Fee	\$300 - \$595
	Closing Services Fee	\$380 - \$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.)
Home Security of America, Inc.	Home Warranty	\$395 - \$1,200 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, an affiliate 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.