

Affiliated Business Arrangement Disclosure Statement

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

This is to give you notice that Ebby Halliday Real Estate, Inc. doing business as Ebby Halliday, REALTORS®, Dave Perry-Miller Real Estate and WilliamsTrew (“Ebby Halliday”), HomeServices Relocation, LLC, HomeServices Lending, LLC doing business as Home Team Mortgage and The Lending Partners, HomeServices Insurance, Inc. doing business as Home Team Insurance (“Home Team Insurance”), HSTX Title, LLC doing business as Texas Premier Title (“Texas Premier Title”), 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. Ebby Halliday, HomeServices Relocation, LLC, HomeServices Lending, LLC, Home Team Insurance and Texas Premier Title are each wholly owned either directly or indirectly by HomeServices of America, Inc., a Berkshire Hathaway affiliate. 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 Ebby Halliday is not affiliated with American Home Shield Corporation and Home Buyers Resale Warranty Corporation doing business as 2-10 Home Buyers Warranty, it does 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.

Service Provider	Service Provided	Charge or Range of Charges
Ebby Halliday, REALTORS® Dave Perry-Miller Real Estate WilliamsTrew	Broker’s Commission	6% of the sales price (typically paid by seller)
HomeServices Relocation, LLC	Relocation Services	Fees paid by real estate broker
Home Team Mortgage The Lending Partners	Loan Origination	\$545 - \$1,945
	Appraisal	\$395 - \$1,000
	Third Party Fees	\$19.75 - \$144.50 (credit report, flood cert fee)
Texas Premier Title*	Lender’s Policy	\$100 if issued simultaneously with owner’s policy; otherwise, rates are calculated in the same manner as the owner’s policy.
	Owner’s Policy	\$238-\$875 for policy values of \$100,000 and under; \$875-\$1,983 for policy values of \$100,001 to \$300,000; \$1,983-\$3,091 for policy values of \$300,001 to \$500,000; \$3,091-\$4,199 for policy values of \$500,001-\$700,000; \$4,199-\$5,861 for policy values of \$700,001 to \$1,000,000. For policy values over \$1,000,000, ask your agent for an estimate.
	Closing Fee	\$425 plus expenses incurred, including fees for recording, courier services and tax certification.
Home Team Insurance**	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
American Home Shield	Home Warranty	\$399 - \$1,500, depending on property and optional coverage
2-10 Home Buyers Warranty	Home Warranty	\$415 - \$640, 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) _____

*Texas Premier Title also operates under the name HSTX Title. Your title work may be conducted under either name, depending on the location of the closer.

** 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.