

Affiliated Business Arrangement Disclosure Statement

To:
From: HomeServices Lending, LLC

Property:
Date: _____

This is to give you notice that HomeServices of Illinois, LLC doing business as Berkshire Hathaway HomeServices KoenigRubloff Realty Group (“Berkshire Hathaway HomeServices KoenigRubloff Realty Group”), HomeServices Relocation, LLC, HomeServices Lending, LLC, HomeServices Insurance, Inc. (“HSI”), and Fort Dearborn Land Title Company, LLC doing business as Fort Dearborn Title (“Fort Dearborn Title”) are part of a family of companies (the “Affiliated Companies”), and each may refer to you the services of another. Berkshire Hathaway HomeServices KoenigRubloff Realty Group, HomeServices Relocation, LLC, HomeServices Lending, LLC, HSI and Fort Dearborn Title 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.

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
Berkshire Hathaway HomeServices KoenigRubloff Realty Group	Broker’s Commission	\$495 plus a percentage of the sales price, ranging from 6% to 10%
HomeServices Relocation, LLC	Relocation Services	Fees paid by real estate broker
HomeServices Lending, LLC	Loan Origination	\$545 - \$1,945
	Discount Points	0.0% - 4.0% of loan amount (optional)
	Appraisal	\$395 - \$1,000 (fees may significantly exceed this range due to complexity of appraisal and/or property)
	Credit Report	\$9.75 - \$114.50
	Flood Certification Fee	\$10 - \$30
Fort Dearborn Title (IL)	Lender’s Policy	\$500 for each mortgage plus \$125 for protection between issuance of the title commitment and closing. Endorsements are \$175 each; chain of title is \$250; Predatory Lending Certification (if required) is \$50.
	Owner’s Policy	\$1,500 for policies \$100,000 and under, plus \$20 for each additional \$10,000 or less of coverage up to \$500,000. \$2,345 for policies \$500,001 to \$510,000, plus \$20 for each additional \$10,000 or less of coverage up to \$1,000,000. For policies over \$1,000,000, \$3,325 plus \$2 for each additional \$1,000 of coverage over \$1,000,000. A \$125 commitment update fee is charged on all owner’s policies.
	Closing Fee	\$1,270 to \$1,570 for purchase price up to \$500,000. Add \$50 per each additional \$50,000, or part thereof, in purchase price over \$500,000; plus expenses incurred and \$40 for each wire, \$25 for each overnight package sent, and \$40 for each loan package received. \$225 will be added to the closing fee for each additional mortgage.
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.)

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, HomeServices Insurance Maryland, InsuranceSouth, Long Insurance Group, PCG Agencies, PCG Insurance Agency and Thoroughbred Insurance Agency.