



Affiliated Business Arrangement Disclosure Statement

To: _____ Property: _____

From: _____ Date: _____

This is to give you notice that HomeServices of Kentucky Inc. doing business as Rector Hayden, REALTORS® (“Rector Hayden”), HomeServices Lending, LLC (“HomeServices Lending”) and Edina Realty Title Inc. doing business as HomeServices Title Inc. (“HomeServices Title”) are part of a family of companies, and each may refer to you the services of another. HomeServices Lending, LLC is jointly owned by HMSV Financial Services, Inc. (49.9%) and Wells Fargo Ventures, LLC (50.1%). Rector Hayden, HomeServices Title and HMSV Financial Services are all wholly-owned by HomeServices of America, Inc. (“HSOA”), either directly or through one or more subsidiaries. In addition, Rector Hayden has a contractual relationship with HMS Home Warranty. Because of these relationships, referrals to any of these companies by another may provide it, HSOA and/or its affiliates 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	HUD-1 Line	Charge or Range of Charges
Rector Hayden, REALTORS®	Broker’s Commission	(700)	\$149 plus a percentage of the sales price, ranging from 6% - 10%
HomeServices Lending	Loan Origination	(801)	0.0% - 4.0% of loan amount (including fees for processing and underwriting)
	Discount Points	(802)	0.0% - 4.0% of loan amount
	Appraisal	(804)	\$300 - \$1000
	Credit Report	(805)	\$14 - \$100
	Tax Service Fee	(806)	\$70 - \$100
	Flood Certification Fee	(807)	\$15 - \$30
HomeServices Title	Lender’s Policy	(1100)	\$1.00 - \$3.50 per \$1,000 of Title Insurance Coverage (minimum \$175 premium), depending on the amount of coverage; or \$50 - 125 if issued simultaneously with an owner’s policy
	Owner’s Policy	(1100)	\$1.00 - \$3.50 per \$1,000 of Title Insurance Coverage (minimum \$175 premium), depending on the amount of coverage
	Non-Regulated Title Search and Exam Fees	(1100)	\$50 - \$100 per transaction (minimum file charge is \$225)
	Closing Fee	(1102)	\$350 - \$1,000 plus expenses incurred
HMS Home Warranty	Home Warranty	(1302)	\$419 to \$1,300, depending on property and optional coverage

ACKNOWLEDGEMENT: I/we have read this disclosure form, and understand that I/we are being referred to the above-described services and any of these companies and/or their parents/subsidiaries/affiliates may receive a financial or other benefit as a result of any such referral.

Signature

(Date)

Signature

(Date)