Affiliated Business Arrangement Disclosure Statement

To:		Property:	
From:	BHHS Chicago	Date:	

This is to give you notice that HomeServices of Illinois, LLC doing business as Berkshire Hathaway HomeServices Chicago ("Berkshire Hathaway HomeServices Chicago"), HomeServices Relocation, LLC, Prosperity Home Mortgage, LLC, HomeServices Insurance, Inc., Fort Dearborn Land Title Company, LLC doing business as Fort Dearborn Title ("Fort Dearborn Title"), and Title Resources Guaranty Company ("TRG") are part of a family of companies (the "Affiliated Companies") owned by HomeServices of America, Inc. ("HSoA"), and each may refer to you the services of another. HomeServices of Illinois, LLC, HomeServices Relocation, LLC, Prosperity Home Mortgage, LLC, HomeServices Insurance, Inc. and Fort Dearborn Title are each wholly owned either directly or indirectly by HSoA. HomeServices Title Holdings, LLC, a wholly-owned subsidiary of HSoA, indirectly owns 13.5% of TRG. 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 Chicago is not affiliated with American Home Shield, it does advertise American Home Shield 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 employer or real estate broker	
Prosperity Home Mortgage, LLC	Loan Origination and Application Appraisal Third Party Fees	\$0 - \$1,665 (2% of loan amount on some bond products) \$450 - \$2,100 \$165 - \$550 (credit report, tax service, flood cert, technology, and/or MERS)	
Fort Dearborn Title (Illinois only)	Lender's Policy (may be provided by TRG)	\$575 for each mortgage plus \$150 for protection between issuance of the title commitment and closing. Endorsements are \$185 each; chain of title is \$250; Predatory Lending Certification (if required) is \$75.	
	Owner's Policy (may be provided by TRG)	\$1,950 for policies \$200K and under, plus \$20 for each additional \$10K or less of coverage up to \$500K. \$2,570 for policies \$500,001 to \$510K, plus \$20 for each additional \$10K or less of coverage up to \$1M. For policies over \$1M, \$3,570 plus \$20 for each additional \$10K of coverage over \$1M. A \$150 commitment update fee is charged on all owner's policies.	
	Closing Fee	\$1,750 to \$2,050 for purchase price up to \$500K. Add \$50 per each additional \$50K, or part thereof, in purchase price over \$500K; plus expenses incurred and \$50 for each wire, \$35 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	\$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.	
American Home Shield	Home Warranty	\$390 - \$3,220, depending on property and coverage options	

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 Long & Foster Insurance Agency, Inc., an affiliate of HomeServices Insurances, Inc., or under another of its trade names. HomeServices Insurances, Inc. 's trade names include: Edina Realty Insurance Agency, HomeServices Insurance Agency, InsuranceSouth, Long Insurance Group, ReeceNichols Insurance and Trident Insurance Agency.