



Affiliated Business Arrangement Disclosure Statement



To: _____ Property: _____
 From: _____ Date: _____

This is to give you notice that HomeServices of Kentucky Inc. doing business as Semonin, REALTORS® (“Semonin, REALTORS®”), HomeServices Relocation, LLC, Prosperity Home Mortgage, LLC, Edina Realty Title, Inc. doing business as HomeServices Title, Inc. (“HomeServices Title, Inc.”), HomeServices of Kentucky Insurance, LLC doing business as HomeServices Kentuckiana Insurance (“HomeServices Kentuckiana Insurance”), 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. Semonin, REALTORS®, HomeServices Relocation, LLC, Prosperity Home Mortgage, LLC, and HomeServices Title, Inc. are each wholly owned either directly or indirectly by HomeServices of America, Inc. (“HSoA”), a Berkshire Hathaway affiliate. HomeServices Kentuckiana Insurance is owned 50% by HomeServices Insurance, Inc. (“HSI”), a wholly-owned direct subsidiary of HSoA. 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 Semonin, REALTORS® is not affiliated with American Home Shield Corporation doing business as HSA Home Warranty (“HSA Home Warranty”) or Cinch Home Services, Inc. doing business as Cinch Home Services (“Cinch Home Services”), 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
Semonin, REALTORS®	Broker’s Commission	\$199 plus 6% - 10% of the sales price
HomeServices Relocation, LLC	Relocation Services	Fees paid by real estate broker
Prosperity Home Mortgage, LLC	Loan Origination Fee	\$0 - \$1,199 (2% of loan amount on some bond products)
	Appraisal	\$425 - \$1,102
	Third Party Fees	\$33 - \$215 (credit report, tax service fee, flood cert fee)
HomeServices Title, Inc.	Lender’s Policy	\$1.50 - \$3.35 per \$1,000 of coverage, based on type and total amount (minimum \$100); or \$100 - \$150 if issued simultaneously with Owner’s Policy
	Owner’s Policy	\$2.00 - \$4.40 per \$1,000 of coverage, based on type and total amount (minimum \$100)
	Title Search & Exam Fee	\$115 - \$250 per transaction
	Closing Protection Letter	\$50 (KY); \$35 for Lender, \$25 for Buyer, \$25 for Seller (IN)
	ALTA Endorsement	\$30 per endorsement (KY); \$50 per endorsement (IN)
HomeServices Kentuckiana Insurance *	Homeowner’s Insurance	\$200 - \$2,500 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
HSA Home Warranty	Home Warranty	\$465 - \$2,862, depending on property and coverage options
Cinch Home Services	Home Warranty	\$359 - \$2,000, 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 Long & Foster Insurance Agency, Inc., an affiliate 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, Thoroughbred Insurance Agency and Trident Insurance Agency.