

AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE STATEMENT

Borrower(s):

Date:

Loan Number:

Lender: **HomeServices Lending, LLC**
 NMLS#: **490683**

Loan Originator:
 NMLSR#:

This is to give you notice that **HomeServices Lending, LLC ("HSL")**, has business relationships with the following settlement service providers. The relationships include common indirect ownership by parent HomeServices of America, Inc. and business relationships including advertising agreements and/or office leases.

HSL has common indirect ownership by parent HomeServices of America, Inc. with the following entities. The percentage of indirect common ownership interest for each company is indicated. Because of these relationships, the referral of a customer (including you) by HSL to any of the following companies may provide HSL, its affiliates and/or its employees with a financial or other benefit.

SECTION A: Loan Settlement / Title Insurance / Escrow	
Ambassador Title Services, LLC (NE) (55.3%)	Midland Title & Escrow (IA) (d/b/a Midland Escrow Services, Inc.) (100%)
HomeServices Title (NE) (d/b/a of Capitol Title Company) (100%)	Iowa Title Company (IA) (d/b/a of Iowa Title Linn County II, LLC) (70%)
HomeServices Title – Wahoo (NE) (d/b/a of Wahoo Title, LLC) (51%)	Lincoln Title Company, LLC (NE) (40%)
Iowa Title Company (IA) (100%)	
SECTION B: Property /Hazard Insurance / Flood	
HomeServices Insurance, Inc. (nationwide) (100%)	
SECTION C: Mortgage Services	
Prosperity Home Mortgage, LLC (100%)	Silverton Mortgage (d/b/a of Vanderbilt Mortgage and Finance, Inc.) (100%)**
SECTION D: Real Estate Brokerage Services	
Berkshire Hathaway HomeServices Ambassador Real Estate (NE, IA) (d/b/a of Ambassador Real Estate Company & ARE Iowa, LLC) (100%)	HOME Real Estate (NE) (100%) (d/b/a of HomeServices of Nebraska, Inc.)
Berkshire Hathaway HomeServices First Realty (IA) (100%) (d/b/a of First Realty, Ltd.)	Iowa Realty (IA) (100%) (d/b/a of Iowa Realty Co., Inc.)
Edina Realty (MN, WI, IA) (100%) (d/b/a of Edina Realty, Inc.)	Woods Bros Realty (NE) (100%) (d/b/a HomeServices of Nebraska, Inc.)
SECTION E: Real Estate Relocation Services	
HomeServices Relocation, LLC (100%)	

***The common indirect ownership between HSL and Silverton Mortgage is via parent Berkshire Hathaway, Inc.*

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.

Set forth below is the estimated charge or range of charges for the settlement services listed. You are NOT required to use the listed provider(s) as a condition for settlement of your loan on, or purchase, sale, or refinance of, the subject property.

PROVIDER	SERVICE	ESTIMATED RANGE OF CHARGES
Providers listed in Section A above	Items payable in connection with the loan	
	Settlement Fees, including Document Preparation, Title Search, Abstract, Exam and Closing Fees	\$0 - \$4,000 Fees vary depending on transaction type and state
	Escrow Fees	Fees vary are based on purchase price; availability of service varies by provider and location
	Title Charges	See Title Insurance Chart below

Providers listed in Section B above	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.
Providers listed in Section C above	Mortgage Origination & Application Fees	\$0 - \$1,945 (or 1% to 2.75% of loan amount plus up to \$1,151)
	Appraisal	\$300 - \$1,102 (may exceed for complex appraisal)
	Third Party Fees (credit report, flood cert)	\$0 - \$310
Providers listed in Section D above	Real Estate Brokerage Services	3%-10% of sales price plus up to \$1,200
Providers listed in Section E above	Real Estate Relocation Services	Fees paid by real estate broker

TITLE INSURANCE FOR AFFILIATES
ESTIMATE OF RANGE OF CHARGES GENERALLY MADE BY PROVIDER

STATE	SALES PRICE	PREMIUM FOR AFFILIATES
IA		Settlement Fees only
NE	Lender's Policy	\$0.90 - \$4.25 per \$1,000 of coverage, based on type and total amount (minimum \$100); or \$75 - \$125 if issued simultaneously with Owner's Policy
	Owner's Policy	\$0.90 - \$4.25 per \$1,000 of coverage, based on type and total amount (minimum \$100)

Set forth below is the estimated charge or range of charges for the settlement services of a credit reporting agency or real estate appraiser that we, HSL, will require you to use, as a condition of your loan, to represent our interests in the transaction

PROVIDER	SERVICE	RANGE OF COSTS
CoreLogic Solutions, LLC	Social security, income, and other verification services	\$49.00 - \$74.25 per borrower
Credco	Credit Reports	\$12.50 - \$111.00 per borrower
ACT Appraisal, Inc. Axios Valuation Solutions, LLC Individual licensed appraisers	Appraisals	\$400.00 - \$1,102.00 Can vary based on property and location.

ACKNOWLEDGEMENT

I/we have read this disclosure form, and understand that HomeServices Lending, LLC may refer me/us to purchase the above-described settlement service(s) and that any such referral may provide HomeServices Lending, LLC, its affiliates and/or its employees with a financial or other benefit.

Borrower Date

Borrower Date