

Affiliated Business Arrangement Disclosure Statement

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

This is to give you notice that CBSHOME Real Estate Company and CBSHOME Real Estate of Iowa, Inc. both doing business as CBSHOME (together, "CBSHOME"); HomeServices Relocation, LLC; HomeServices Lending, LLC; Nebraska Land Title and Abstract Co. and Wahoo Title, LLC both doing business as Nebraska Land Title & Abstract (together, "Nebraska Land Title & Abstract"); and CBSHOME Insurance, LLC are part of a family of companies (the "Affiliated Companies"), and each may refer to you the services of another. Wahoo Title, LLC is owned 51% by Capitol Title Company. CBSHOME Insurance, LLC is owned 50% by HomeServices Insurance, Inc. ("HSI"). CBSHOME Real Estate Company, CBSHOME Real Estate of Iowa, Inc., HomeServices Relocation, LLC, HomeServices Lending, LLC, Nebraska Land Title and Abstract Co., Capitol Title Company, and HSI 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.

In addition, while CBSHOME is not affiliated with HMS Home Warranty, it does have a contractual relationship with HMS Home Warranty pursuant to which CBSHOME advertises and promotes HMS Home Warranty 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
CBSHOME	Broker's Commission	\$325 - \$999 plus 6% - 9% of the sales price
HomeServices Relocation, LLC	Relocation Services	Fees paid by real estate broker
HomeServices Lending, LLC	Loan Origination	\$545 - \$1,595
	Discount Points	0.0% - 4.0% of the 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
	Tax Service Fee	\$65 - \$110
	Flood Certification Fee	\$10 - \$30
Nebraska Land Title & Abstract	Lender's Policy	\$1.00 - \$3.50 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	\$1.00 - \$3.50 per \$1,000 of coverage, based on type and total amount (minimum \$100)
	Title Search/Exam Fees	\$75 - \$200 per transaction
	Closing Fee	\$350 - \$1,000 plus expenses incurred
CBSHOME Insurance, LLC*	Homeowner's Insurance	\$200 - \$2,000 annual premium, depending on the product and associated risk assessments (e.g., age of home, credit score, past claims of the insured, etc.)
HMS Home Warranty	Home Warranty	\$489 - \$2,000, depending on property and optional coverages

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