

## Affiliated Business Arrangement Disclosure Statement

To: \_\_\_\_\_ Property: \_\_\_\_\_  
 From: \_\_\_\_\_ Date: \_\_\_\_\_

This is to give you notice that CTRE, L.L.C. doing business as Berkshire Hathaway HomeServices New York Properties (“Berkshire Hathaway HomeServices New York Properties”), HomeServices Relocation, LLC, Prosperity Home Mortgage, LLC, Thoroughbred Title Services, LLC, HomeServices Insurance, Inc. doing business as HomeServices Insurance Agency (“HomeServices Insurance Agency”) 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. Berkshire Hathaway HomeServices New York Properties, HomeServices Relocation, LLC, Prosperity Home Mortgage, LLC, Thoroughbred Title Services, LLC, and HomeServices Insurance Agency are each wholly owned either directly or indirectly by HSOA. HomeServices Title Holdings, LLC, a wholly-owned subsidiary of HSOA, indirectly owns 11.3% 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.

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.**

<u>Service Provider</u>	<u>Service Provided</u>	<u>Charge or Range of Charges</u>
HomeServices Relocation, LLC	Relocation Services	Fees paid by real estate broker
Prosperity Home Mortgage, LLC	Loan Origination and Application	\$0 - \$1,765 (2% of loan amount on some bond products)
	Appraisal	\$450 - \$2,100
	Third Party Fees	\$58 - \$575 (credit report, tax service, flood cert, technology, and/or MERS)
Thoroughbred Title Services (NY only)	Owner’s Policy (may be provided by TRG)	\$342 - \$19,148 for purchases between \$35,000 and \$5M; For purchases over \$5M add \$2.48 - \$3.25 per \$1,000
	Lender’s Policy (may be provided by TRG)	\$310 - \$15,965 for loans between \$35,000 and \$5M; For loans over \$5M add \$2.08 - \$2.71 per \$1,000. Simultaneous issuance of a lender’s policy in an amount less than or equal to the owner’s policy is calculated at 30% of that rate.
	Policy Endorsements	\$50 - \$200
	Recording Service Fees	\$50 per document
	Additional Searches	\$200 - \$600 per transaction (includes municipal, bankruptcy, patriot, etc.)
	Escrow Service Fee	\$50 per escrow
	Survey Fee	\$0 - \$200
HomeServices Insurance Agency*	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.

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 some cases, your insurance policy may instead be issued by another of HomeServices Insurance, Inc.’s trade names, which include: Edina Realty Insurance Agency, HomeServices Insurance Agency, InsuranceSouth, Long & Foster Insurance Agency, ReeceNichols Insurance and Trident Insurance Agency.

**New York Affiliated Business Disclosure Pursuant to  
INSURANCE REGULATION 206 (11 NYCRR 35)**

**To:** \_\_\_\_\_ **Property:** \_\_\_\_\_

**From:** \_\_\_\_\_ **Date:** \_\_\_\_\_

Please be advised that CTRE, LLC doing business as **Berkshire Hathaway HomeServices New York Properties** ("CTRE") has an affiliated business relationship with Thoroughbred Title Services, LLC ("TTS") which is a title insurance agency. Both TTS and CTRE are indirectly wholly owned subsidiaries of HomeServices of America, Inc. ("HSoA"). Any referral that is made pursuant to this affiliated business relationship will likely result in TTS and HSoA receiving a financial or other benefit. Any money or thing of value received is based on financial or other interests and is not related to the amount of title insurance business referred to the TTS; and the payment of such money or other thing of value does not violate New York Insurance Law sections 2324 or 6409 or, if applicable, RESPA.

Furthermore, CTRE is not required to refer a specified amount of title insurance business to TTS and you are not required to use the services of TTS if TTS is being referred. You may shop around to determine that you are receiving the best services and the best rate for title services.

The estimated amount of compensation to be received based on a referral made by CTRE to TTS is between 10¢ and 30¢ per dollar of premium. The estimate is dependent on all of the factors that affect the profitability of any business.

CTRE is not the sole source of business for TTS, and TTS actively competes for and has multiple sources of non-affiliated business.

**ACKNOWLEDGEMENT:** I/we have read this disclosure form and understand that CTRE has an affiliated business relationship with TTS and that any referral of me by CTRE to TTS will likely result in TTS and/or HSOA receiving a financial or other benefit.

\_\_\_\_\_  
Signature (Date)

\_\_\_\_\_  
Signature (Date)