

## Affiliated Business Arrangement Disclosure Statement

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

This is to give you notice that Edina Realty, Inc., HomeServices Relocation, LLC, HomeServices Lending, LLC doing business as Edina Realty Mortgage (“Edina Realty Mortgage”), Edina Realty Insurance, LLC, and Edina Realty Title, Inc. are part of a family of companies (the “Affiliated Companies”), and each may refer to you the services of another. Edina Realty, Inc., Edina Realty Mortgage, and Edina Realty Title, Inc. are each wholly owned by HomeServices of America, Inc. (“HSOA”), either directly or through one or more subsidiaries. Edina Realty Insurance, LLC is owned 50% by HomeServices Insurance, Inc. (“HSI”), a wholly-owned direct subsidiary of HSOA. 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 Edina Financial Services, Inc. (a wholly-owned subsidiary of HSOA) (“EFS”) is not affiliated with Home Security of America, Inc. (“HSA”), it does have a contractual relationship with HSA pursuant to which EFS advertises and promotes HSA 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
Edina Realty, Inc.	Broker’s Commission	\$434 plus 7% of the sales price
HomeServices Relocation, LLC	Relocation Services	Fees paid by real estate broker
Edina Realty Mortgage	Loan Origination	\$545 - \$1,390
	Discount Points	0.0% - 4.0% of loan amount (optional)
	Appraisal	\$250 - \$975 (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
Edina Realty Title, Inc.	Lender’s Policy	\$100 if simultaneously issued with Owner’s Policy; if not, \$3.00 per \$1,000 of sales price for the first \$250,000; add \$1.75 per \$1,000 above \$250,000 but below \$500,000; add \$1.50 for each \$1,000 thereafter.
	Owner’s Policy	\$3.58 per \$1,000 of sales price for the first \$250,000; add \$2.20 per \$1,000 above \$250,000 but below \$500,000; add \$1.93 for each \$1,000 thereafter.
	ARM/Balloon Endorsement	\$50 - \$100 (applies to conventional, FHA and DVA Arms and all balloon loans)
	Title Services Fee	\$660 - \$680
	Settlement Services Fee	\$315 (buyer); \$395 (seller). An additional fee of \$160 is charged if a second mortgage is closed simultaneously with a first mortgage (or \$75 for a down payment assistance loan); Non-traditional seller (REO, short sale, for sale by owner) fee ranges from \$535-\$995.
Edina Realty Insurance, LLC*	Homeowner’s Insurance	Annual premium of \$4.00 - \$10.00 per \$1,000 of property value, depending on product and associated risk assessments (e.g., age of home, credit score, past claims of the insured, etc.)
Home Security of America, Inc. (Provider of Edina Realty Home Warranties)	Home Warranty	\$395 - \$2,299, depending on chosen plan/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 another of HSI’s affiliated companies or under one of its trade names. HSI’s affiliates include several joint ventures in which HSI has a 50% ownership interest: CBSHOME Insurance, LLC, Connecticut Insurance Services, L.L.C., HomeServices Insurance Agency, LLC, H N Insurance Services, LLC, HomeServices of Kentucky, LLC, HomeServices of Nebraska Insurance, LLC, Huff Realty Insurance, LLC, and Reece & Nichols, Insurance, LLC. HSI’s trade names include: Champion Realty Insurance, Fort Dearborn Insurance Agency, HomeServices Insurance Agency, Inc., HomeServices Insurance Georgia, InsuranceSouth™ and Long Insurance Group.