

## AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE STATEMENT

Borrower(s):

Date:

Lender: **HomeServices Lending, LLC**  
**NMLS No. 490683**

Loan Originator:  
 NMLSR No.:

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.*

| <b>SECTION A: Loan Settlement / Title Insurance / Escrow</b>  |   |
|---|---|
| Ambassador Title Services, LLC (NE) (56.6%)   | Midland Title & Escrow (IA)<br>(d/b/a Midland Escrow Services, Inc.) (100%)   |
| HomeServices Title (NE)<br>(d/b/a of Capitol Title Company) (100%)  | Iowa Title Company (IA)<br>(d/b/a of Iowa Title Linn County II, LLC) (70%)  |
| HomeServices Title – Wahoo (NE)<br>(d/b/a of Wahoo Title, LLC) (51%)  | Lincoln Title Company, LLC (NE) (40%)<br>Lafayette Land Title Services LLC (WI) (14%)   |
| Iowa Title Company (IA) (100%)  | Lincoln Title Company, LLC (NE) (40%)   |
| <b>SECTION B: Property /Hazard Insurance / Flood</b>  |   |
| HomeServices Insurance, Inc. (nationwide) (100%)  |   |
| <b>SECTION C: Mortgage Services</b>   |   |
| Prosperity Home Mortgage, LLC (100%)  | Silverton Mortgage<br>(d/b/a of Vanderbilt Mortgage and Finance, Inc.) (100%)**   |
| <b>SECTION D: Real Estate Brokerage Services</b>  |   |
| Allie Beth Allman & Associates (TX) (100%)<br>(d/b/a of ABA Management, L.L.C.)   | First Weber, REALTORS® (MI, WI) (100%)<br>(d/b/a of First Weber, Inc. & First Weber Illinois, LLC)  |
| Berkshire Hathaway HomeServices Ambassador Real Estate (NE, IA)<br>(d/b/a of Ambassador Real Estate Company & ARE Iowa, LLC) (100%) | Fonville Morisey Realty (NC) (100%)<br>(d/b/a of Long & Foster Real Estate, Inc.)   |
| Berkshire Hathaway HomeServices California Properties (CA)<br>(d/b/a of Pickford Realty Ltd. & Pickford Real Estate, Inc.) (100%)   | Guarantee Real Estate (CA) (100%)   |
| Berkshire Hathaway HomeServices Carolinas Realty (NC, SC)<br>(d/b/a of Preferred Carolinas Realty, Inc.) (100%)                     | Harry Norman REALTORS® (GA, NC, SC, TN) (100%) (d/b/a of<br>HN Real Estate Group, LLC & HN Real Estate Group, NC, Inc.)   |
| Berkshire Hathaway HomeServices Chicago (IL, IN, MI, WI)<br>(d/b/a of HomeServices of Illinois, LLC) (100%)                         | HOME Real Estate (NE) (100%)<br>(d/b/a of HomeServices of Nebraska, Inc.)   |
| Berkshire Hathaway HomeServices EWM Realty (FL) (100%)<br>(d/b/a of Esslinger-Wooten-Maxwell, Inc.)                                 | Houlihan Lawrence, Inc. (CT, NY) (100%)   |
| Berkshire Hathaway HomeServices First Realty (IA) (100%)<br>(d/b/a of First Realty, Ltd.)   | HUFF Realty (OH) (100%)<br>(d/b/a of Jim Huff Realty, Inc. & Huff-Drees Realty, Inc.)   |
| Berkshire Hathaway HomeServices Florida Network Realty (FL)<br>(d/b/a of Florida Network LLC) (100%)                                | INTERO (CA) (100%)<br>(d/b/a of Intero Real Estate Services, Inc. & Intero Nevada, LLC)   |
| Berkshire Hathaway HomeServices Florida Realty (FL) (100%)<br>(d/b/a of Watermark Realty, Inc.)                                     | Iowa Realty (IA) (100%)<br>(d/b/a of Iowa Realty Co., Inc.)   |
| Berkshire Hathaway HomeServices Fox & Roach, REALTORS®<br>(DE, MD, NJ, NY, PA) (d/b/a of Fox & Roach LP) (100%)                     | Kentwood Real Estate (CO) (100%) (d/b/a of Kentwood<br>Real Estate City Properties, LLC; Kentwood Real Estate<br>DTC, LLC; Kentwood Real Estate Cherry Creek, LLC;<br>Kentwood Real Estate Northern Properties, LLC |
| Berkshire Hathaway HomeServices Georgia Properties (100%)<br>(AL, GA, TN) (d/b/a of HSGA Real Estate Group, LLC)                    | Long & Foster Real Estate, Inc. (100%)  |
| Berkshire Hathaway HomeServices Kansas City Realty (KS, MO)<br>(d/b/a of BHH KC Real Estate, LLC) (100%)                            | Long Realty Company (AZ) (100%)<br>(d/b/a of Roy H. Long Realty Company, Inc.)  |
| Berkshire Hathaway HomeServices New England Properties<br>(CT, MA, RI) (d/b/a of CTRE, L.L.C.) (100%)                               | Northrop Realty (DC, DE, MD, NC, VA) (100%)<br>(d/b/a of Long & Foster Real Estate, Inc.)   |

|   |  |
|---|--|
| Berkshire Hathaway HomeServices New York Properties (NY)<br>(d/b/a of CTRE, L.L.C.) (100%)  | RealtySouth (AL) (100%)<br>(d/b/a of JRHBW Realty, Inc.)                             |
| Berkshire Hathaway HomeServices North Properties (MN) (WI)<br>(d/b/a of Midwest Preferred Realty, Inc. and Lovejoy Realty, Inc.) (100%)               | Rector-Hayden REALTORS®(KY) (100%)<br>(d/b/a of HomeServices of Kentucky, Inc.)      |
| Berkshire Hathaway HomeServices Northwest Real Estate (OR)<br>(WA) (d/b/a of HomeServices of Washington, LLC & HomeServices<br>of Oregon, LLC) (100%) | ReeceNichols (KS, MO) (100%)<br>(d/b/a of Reece & Nichols Realtors, Inc.)            |
| Berkshire Hathaway HomeServices Pinehurst Realty Group (NC)<br>(d/b/a of Preferred Carolinas Realty, Inc.) (100%)                                     | Roberts Brothers Real Estate (AL) (100%)<br>(d/b/a of Roberts Brothers, Inc.)        |
| Berkshire Hathaway HomeServices Real Estate Professionals (OR)<br>(d/b/a of Pru-One, Inc.) (100%)   | Semonin REALTORS® (KY, IN) (100%)<br>(d/b/a of HomeServices of Kentucky, Inc.)       |
| Berkshire Hathaway HomeServices York Simpson Underwood<br>Realty (NC) (d/b/a of Preferred Carolinas Realty, Inc.) (100%)                              | Tailored Move (DC, MD, VA) (100%)<br>(d/b/a of Long & Foster Real Estate, Inc.)      |
| Berkshire Hathaway HomeServices Yost & Little Realty (NC)<br>(d/b/a of Preferred Carolinas Realty, Inc.) (100%)                                       | Urban Pace (DC, DE, MD, PA, VA) (100%)<br>(d/b/a of Long & Foster Real Estate, Inc.) |
| Berkshire Hathaway HomeServices Westchester Properties (NY)<br>(d/b/a of CTRE, L.L.C.) (100%)   | Virginia Properties (VA) (100%)<br>(d/b/a of Long & Foster Real Estate, Inc.)        |
| Dave Perry-Miller Real Estate (TX) (100%)<br>(d/b/a of Ebby Halliday Real Estate, Inc.)   | WilliamsTrew (TX) (100%)<br>(d/b/a of Ebby Halliday Real Estate, Inc.)               |
| Ebby Halliday, REALTORS® (TX) (100%)<br>(d/b/a of Ebby Halliday Real Estate, Inc.)  | Woods Bros Realty (NE) (100%)<br>(d/b/a HomeServices of Nebraska, Inc.)              |
| Edina Realty (MN, WI) (100%)<br>(d/b/a of Edina Realty, Inc.)   | WR REALTORS® (KY) (100%)<br>(d/b/a of HomeServices of Kentucky, Inc.)                |
| Evers & Company Real Estate (DC, MD, VA) (100%)<br>(d/b/a of Long & Foster Real Estate, Inc.)   |  |
| <b>SECTION E: Real Estate Relocation Services</b>   |  |
| 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<br>Items payable in connection with the loan   | ESTIMATED RANGE OF CHARGES  |
|--|--|---|
| Providers listed in <b>Section A</b> above | Settlement Fees, including Document Preparation, Title Search, Abstract, Exam and Closing Fees<br><br>Escrow Fees<br><br>Title Charges | \$0-\$4,000<br>Fees vary depending on transaction type and state<br><br>Fees vary are based on purchase price; availability of service varies by provider and location<br><br>See Title Insurance Chart below   |
| Providers listed in <b>Section B</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 <b>Section C</b> above | Mortgage Origination & Application Fees<br><br>Appraisal<br><br>Third Party Fees (credit report, flood cert)                           | \$0-\$1,945 (or 1% to 2.75% of loan amount plus up to \$1,151)<br><br>\$300-\$1,102 (may exceed for complex appraisal)<br><br>\$0 - \$310   |
| Providers listed in <b>Section D</b> above | Real Estate Brokerage Services   | 3%-10% of sales price plus up to \$1,200  |
| Providers listed in <b>Section E</b> 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  |   |

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.<br>Axios Valuation Solutions, LLC<br>Individual licensed appraisers | Appraisals   | \$400.00 - \$1,102.00<br>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