

Affiliated Business Arrangement Disclosure Statement

To: _____ Property: _____
 From: HomeServices Lending, LLC Date: _____

This is to give you notice that HomeServices of Kentucky Inc. doing business as Semonin, REALTORS® (“Semonin, REALTORS®”), HomeServices Relocation, LLC, HomeServices Lending, LLC, Edina Realty Title, Inc. doing business as HomeServices Title, Inc. (“HomeServices Title, Inc.”), and HomeServices of Kentucky Insurance, LLC doing business as HomeServices Kentuckiana Insurance (“HomeServices Kentuckiana Insurance”) are part of a family of companies (the “Affiliated Companies”), and each may refer to you the services of another. Semonin, REALTORS®, HomeServices Relocation, LLC, HomeServices Lending, LLC, and HomeServices Title, Inc. are each wholly owned by HomeServices of America, Inc. (“HSoA”), either directly or through one or more subsidiaries. HomeServices Kentuckiana Insurance 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 Semonin, REALTORS® is not affiliated with HMS National, Inc. doing business as HMS Home Warranty (“HMS Home Warranty”), it does have a contractual relationship with HMS Home Warranty pursuant to which Semonin, REALTORS® 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
Semonin, REALTORS®	Broker’s Commission	\$199 plus 6% - 10% of the sales price
HomeServices Relocation, LLC	Relocation Services	Fees paid by real estate broker
HomeServices Lending, LLC	Loan Origination	\$545 - \$1,945
	Discount Points	0.0% - 4.0% of 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
	Flood Certification Fee	\$10 - \$30
HomeServices Title, Inc.	Lender’s Policy	\$1.50 - \$3.35 per \$1,000 of coverage, based on type and total amount (minimum \$100); <u>or</u> \$100 - \$150 if issued simultaneously with Owner’s Policy
	Owner’s Policy	\$2.00 - \$4.40 per \$1,000 of coverage, based on type and total amount (minimum \$100)
	Title Search & Exam Fee	\$115 - \$250 per transaction
	Closing Protection Letter	\$50 (KY); \$35 for Lender, \$25 for Buyer, \$25 for Seller (IN)
	ALTA Endorsement	\$30 per endorsement (KY); \$50 per endorsement (IN)
HomeServices Kentuckiana Insurance *	Homeowner’s Insurance	\$200 - \$2,500 annual premium, depending on product and associated risk assessments (e.g., age of home, credit score, past claims of the insured, etc.)
HMS Home Warranty	Home Warranty	\$359 - \$2,000, depending on property and optional coverage

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, Home Team Insurance, HomeServices Insurance Agency, HomeServices Insurance Maryland, InsuranceSouth, Long Insurance Group, PCG Agencies, PCG Insurance Agency and Thoroughbred Insurance Agency.