

AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE STATEMENT

(In Compliance With Federal Law)

Buyer/Seller: _____
Address: _____

We are pleased to recommend financing through Real Living Mortgage, LLC, title and/or escrow/closing services through Real Living Title Agency, Ltd. and Chicago Title Insurance Company and home warranty insurance through Homegard of Ohio, Inc. PLEASE NOTE that HER, Inc. has a business relationship with each of these companies. HER, Inc.'s parent company, Real Living, Inc., has a 49.9% direct ownership interest in Real Living Mortgage, LLC. Realty One, Inc., which is also wholly owned by Real Living, Inc., has a 49.9% direct ownership interest in Real Living Title Agency, Ltd. Real Living Title Agency, Ltd. is an agent of Chicago Title Insurance Company and contracts with Chicago Title Agency of Central Ohio, Inc. (Chicago Title) for certain settlement services. HER, Inc. owns 100% of Homegard of Ohio, Inc.

Real Living Mortgage LLC has the following estimated range of charges for settlement services:

*Loan Origination	0% to 1% of Loan	Commitment Fee	\$0 to \$500.00	Tax Service Fee	Up to \$100.00
*Loan Discount Fee	0% to 5% of Loan	Application Fee	Up to \$750.00	Flood Letter	Up to \$30.00
Reinspection Fee	\$0.00 to \$150.00	Private Mortgage Insurance	0% to 3% of Loan	Appraisal Fee	Up to \$600.00
(If Applicable) Document Preparation	Up to \$500.00	Credit Report	Up to \$75.00		
Underwriting Fee	\$0.00 to \$500.00				

*NOTE: Discount points and loan origination fees are largely a function of the interest rate of the underlying loan and are subject to change without notice. Depending upon market conditions, discount points or loan origination fees may be higher to adjust for below market interest rates.

Real Living Title Agency, Ltd. has the following estimated charges or range of charges for settlement services:

<u>Amount of Title Insurance Coverage: ALTA 98 Premium</u>		<u>Title Insurance Commitment/Binder \$100</u>	
\$1 to \$150,000	\$6.61 per \$1000 of coverage	Lender's Coverage (simultaneous issue)	\$100
\$150,001 to \$250,000	\$5.18 per \$1000 of coverage	Endorsements if required by Lender	\$50 - \$150 each*
\$250,001 to \$500,000	\$4.03 per \$1000 of coverage	Title Examination Fee	\$50
\$500,001 to \$10,000,000	\$3.16 per \$1000 of coverage	Title Search (Chicago Title)	\$135 - \$175
\$10,000,001+	\$2.59 per \$1000 of coverage	Settlement/Closing Fee (Chicago Title)	\$100 - \$195
Minimum Charge	\$200	Delivery Fee (Chicago Title)	\$15 - \$45

*May be higher based on loan amount.
Real Living Title Agency can also issue a Loan Policy or an ALTA 06 Owner's Policy of Title Insurance if required.
There may be additional charges depending on the particular needs of your transaction and the requirements of your lender.

Homegard of Ohio, Inc. has the following estimated charges or range of charges for settlement services:

Basic Home Warranty \$399

In addition to the basic coverage, additional equipment (second unit) may be covered for the following estimated additional charges:

Central Heating System/Heat Pump	\$130	Garbage Disposal	\$48	Trash Compactor	\$35
Central Air conditioning System	\$120	Sump Pump	\$45	Built-In Microwave	\$90
Built In Dishwasher	\$74	Hot Water Heater	\$90	Range/Oven Cooktop	\$90

WHILE WE ENCOURAGE YOU TO USE ALL OF OUR RELATED COMPANIES, YOU ARE NOT REQUIRED TO DO SO AS A CONDITION FOR THE FINANCING OR THE PURCHASE/SALE OF YOUR HOME. THERE ARE FREQUENTLY OTHER SETTLEMENT SERVICE PROVIDERS AVAILABLE WITH SIMILAR SERVICES. YOU ARE FREE TO SHOP AROUND TO DETERMINE WHETHER YOU ARE RECEIVING THE BEST SERVICES AND/OR THE BEST RATES FOR THOSE SERVICES.

Acknowledgment: I/we have read this Disclosure Form and understand that HER, Inc. is referring me to purchase the above described settlement services and that it, its parent company and/or an affiliated business may receive a financial or other benefit as the result of that referral.

Signature: _____ Date: _____ Signature: _____ Date: _____

