

Affiliated Business Arrangement Disclosure Statement

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

This is to give you notice that Kentwood Real Estate City Properties, LLC, Kentwood Real Estate DTC, LLC, Kentwood Real Estate Cherry Creek, LLC, Kentwood Real Estate Northern Properties, LLC and Kentwood Commercial, LLC (collectively referred to as “Kentwood Real Estate”), HomeServices Relocation, LLC, HomeServices Lending, LLC, HomeServices Insurance, Inc. (“HSI”), and Vanderbilt Mortgage and Finance Inc. doing business as Silverton Mortgage (“Silverton Mortgage”) are part of a family of companies (the “Affiliated Companies”) owned by Berkshire Hathaway, Inc. (“Berkshire Hathaway”), and each may refer to you the services of another. Kentwood Real Estate, HomeServices Relocation, LLC, HomeServices Lending, LLC, and HomeServices Insurance, Inc. are each wholly owned either directly or indirectly by HomeServices of America, Inc., a Berkshire Hathaway affiliate. Silverton Mortgage is a wholly-owned indirect subsidiary of Clayton Homes, a Berkshire Hathaway affiliate. 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 Kentwood Real Estate is not affiliated with American Home Shield Corporation doing business as OneGuard (“OneGuard”) or Home Buyers Resale Warranty Corporation doing business as 2-10 Home Buyers Warranty (“2-10 Home Buyers Warranty”), it does advertise them 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
Kentwood Real Estate	Broker’s Commission	Dependent upon sales price, up to 10% plus \$295
HomeServices Relocation, LLC	Relocation Services	Fees paid by real estate broker
HomeServices Lending, LLC	Loan Origination Fee	\$545 - \$1,945
	Appraisal	\$395 - \$1,000
	Third Party Fees	\$19.75 - \$144.50 (credit report, flood cert fee)
HomeServices Insurance, Inc.*	Homeowner’s Insurance	\$300 - \$4,000 annual premium, depending on product and associated risk assessments (e.g., age of home, credit score, past claims of the insured, etc.)
Silverton Mortgage	Loan Origination Fee	0 – 2.75% of the loan amount (includes third party fees)
	Appraisal	\$475 - \$900
OneGuard	Home Warranty	\$399 - \$1,500, depending on property and coverage options
2-10 Home Buyers Warranty	Home Warranty	\$415 - \$640, depending on property and coverage 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)

REQUIRED ACKNOWLEDGEMENT of Seller(s) or Buyer(s) not represented by Kentwood Real Estate per Colorado Revised Statute 12-61-113(2)(b):

 Signature (Date) Signature (Date)

*If Seller(s) or Buyers(s) not represented by Kentwood Real Estate decline to sign, Broker representing such parties acknowledges presenting such disclosure: _____ (initials of Broker)

* 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, InsuranceSouth, Long Insurance Group, PCG Agencies, PCG Insurance Agency, ReeceNichols Insurance and Thoroughbred Insurance Agency.