

## Affiliated Business Arrangement Disclosure Statement

Property:

To:

From:

Date:

This is to give you notice that Long & Foster Real Estate, Inc. ("Long & Foster"), also doing business as Virginia Properties, Evers & Company Real Estate, and Northrop Realty, and the settlement service providers listed in the table below 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. Each of the Affiliated Companies is indirectly owned, in whole or in part, by a common parent, HomeServices of America, Inc. ("HSOA"), a Berkshire Hathaway affiliate. The percentage of indirect ownership interest held by HSOA in each Affiliated Company is indicated in the table. 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.

While Long & Foster Insurance Agency, Inc. ("LFIA"), an Affiliated Company, does not have common ownership with Home Buyers Resale Warranty Corporation doing business as 2-10 Home Buyers Warranty ("2-10") or HMS National Inc. doing business as HMS Home Warranty ("HMS"), provider of the Long & Foster Home Warranty Plan, it does advertise them for a fixed service fee.

Mid-States Title Insurance Agency, Inc. ("Mid-States"), a Long & Foster affiliate, has business relationships with the following unaffiliated closing attorneys, pursuant to which Mid-States advertises these firms for a fixed service fee: Crawford and Keller, PLLC; Baird Mandalas Brockstedt, LLC; and Giordano, DelCollo, Werb & Gagne, LLC.

AFFILIATED COMPANIES	
SECTION A: Settlement of Your Loan and / or Title Insurance	
Guaranty Title (NC) (d/b/a of Sage Title Group, LLC) (100%)	Infinity Settlements Agency (PA) (d/b/a of Sage Title Group, LLC) (100%)
Infinity Title Agency (NJ) (d/b/a of Sage Title Group, LLC) (100%)	RGS Property Closing Services (PA) (d/b/a of RGS Title LLC) (100%)
Sage Premier Settlements (PA, NJ, DE, MD) (d/b/a of Sage Title Group, LLC) (100%)	RGS Title LLC (VA, MD, DC, WV) (100%)
Sage Title Group, LLC (VA, MD, DC, WV) (100%)	Trident Land Transfer Company LP (PA, DE) (100%)
Bon Air/Long & Foster Title Agency LLC (VA) (50%)	Trident Land Transfer Company (NJ), LLC (NJ) (49%)
Attorneys Title Holdings, Incorporated (NC) (100%)	Premier Service Abstract, LLC (NJ) (49%)
SECTION B: Property / Hazard / Flood Insurance	
Long & Foster Insurance Agency, Inc. (100%)	Trident Insurance Agency Company (d/b/a of HomeServices Insurance, Inc.) (100%)
HomeServices Insurance, Inc. (100%)	HomeServices Insurance Northeast, LLC (50%)
SECTION C: Mortgage Services	
Prosperity Home Mortgage, LLC (100%)	Thoroughbred Mortgage (d/b/a of Silvermine Ventures LLC) (100%)
Silverton Mortgage (d/b/a of Vanderbilt Mortgage and Finance, Inc.) (100%)	Trident Mortgage Company LP (100%)
SECTION D: Real Estate Services	
Berkshire Hathaway HomeServices Fox & Roach, REALTORS® (PA, NJ, DE, MD) (d/b/a of Fox & Roach LP) (100%)	Berkshire Hathaway HomeServices Carolina Realty, York Simpson Underwood Realty, Yost & Little Realty, and Pinehurst Realty Group (d/b/a of Preferred Carolinas Realty, Inc.) (NC, SC) (100%)
Houlihan Lawrence, Inc. (NY, CT) (100%)	

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.**

PROVIDER	SETTLEMENT SERVICE	ESTIMATED RANGE OF CHARGES
Providers listed in <b>Section A</b> above	Settlement Fees, including Document Preparation, Title Search & Exam Fees	\$0-\$2,000 Fees vary depending on transaction type and state
	Title Charges	See Title Insurance Chart below
Providers listed in <b>Section B</b> above	Homeowner's Insurance	\$300-\$10,000 plus per year; charges may vary based on coverage requested and other factors including multi-unit properties.
	Flood Insurance	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	Loan Origination Fee	\$0-\$1,945; or up to 2.75% of the loan amount
	Appraisal	\$300-\$1,102 (may exceed for complex appraisal)
	Third Party Fees	\$9.75-\$310
Providers listed in <b>Section D</b> above	Real Estate Brokerage Services	3%-10% of the sales price plus up to \$1,200

<sup>1</sup> Northrop Realty is also a trade name for The Northrop Team, P.C. ("Northrop"), a separate realty company that operates under Long & Foster's real estate license. Northrop is not an "Affiliated Company" as that term is used in this Affiliated Business Arrangement Disclosure.

**TITLE INSURANCE FOR AFFILIATES**  
ESTIMATE OF RANGE OF CHARGES GENERALLY MADE BY PROVIDER

STATE		SALES PRICE	PREMIUM FOR AFFILIATES
DE		First \$100,000 \$100,001 - \$1,000,000 \$1,000,001-\$5,000,000	\$4.60 per \$1,000 of coverage add \$3.90 per \$1,000 of coverage add \$3.25 per \$1,000 of coverage Enhanced policy is 120% of above rates. Simultaneous issue of Lenders' Policy (DE) is \$25. Lender required endorsements are \$50 each. Closing Protection Letter (CPL) per Lender Policy is \$125.
DC		First \$250,000 \$250,001 - \$500,000 \$500,001 - \$1,000,000 \$1,000,001-\$5,000,000	\$6.84 per \$1,000 of coverage add \$6.12 per \$1,000 of coverage add \$5.40 per \$1,000 of coverage add \$4.68 per \$1,000 of coverage Simultaneous issue of Lenders' Policy (DC) is \$150. Closing Protection Letter (CPL) per Lender Policy is \$50.
MD		First \$250,000 \$250,001 - \$500,000 \$500,001 - \$1,000,000 \$1,000,001- \$2,000,000	\$5.75 per \$1,000 of coverage add \$4.90 per \$1,000 of coverage add \$4.20 per \$1,000 of coverage add \$3.30 per \$1,000 of coverage Simultaneous issue of Lenders' Policy (MD) is \$150.
NJ		First \$100,000 \$100,001 - \$500,000 \$500,001 - \$2,000,000	\$5.25 per \$1,000 of coverage add \$4.25 per \$1,000 of coverage add \$2.75 per \$1,000 of coverage Enhanced policy is 120% of above rates. Simultaneous issue of Lenders' Policy is \$25. Lender required endorsements are \$25 each. Closing Service Letter per Lender Policy is \$75.
NC		First \$250,000 \$250,001 - \$500,000 \$500,001 - \$2,000,000 \$2,000,001 - \$7,000,000	\$2.51 per \$1,000 of coverage add \$1.96 per \$1,000 of coverage add \$1.28 per \$1,000 of coverage add \$0.98 per \$1,000 of coverage Enhanced policy 120% of above rates. Simultaneous issue of Lenders' Policy is \$26. Closing Protection Letter is an additional 10% if lenders' policy issued. Premium for issuance of commitment is \$15. Lender required endorsements are \$20 each.
PA		First \$30,000 \$30,001 - \$45,000 \$45,001 - \$100,000 \$100,001 - \$500,000 \$500,001 - \$1,000,000 \$1,000,001-\$2,000,000	\$569.00 flat fee add \$7.41 per \$1,000 of coverage add \$6.27 per \$1,000 of coverage add \$5.70 per \$1,000 of coverage add \$4.56 per \$1,000 of coverage add \$3.42 per \$1,000 of coverage Lender-required endorsements (PA) are \$50-\$500. Closing Protection Letter (CPL) per Lender Policy is \$125.
VA		First \$250,000 \$250,001 - \$500,000 \$500,001 - \$1,000,000 \$1,000,001- \$2,000,000	\$4.68 per \$1,000 of coverage \$4.44 per \$1,000 of coverage \$4.08 per \$1,000 of coverage \$2.70 per \$1,000 of coverage Simultaneous issue of Lender's Policy (VA) is \$150. Closing Protection Letter (CPL) per Lender Policy is \$20.
WV		First \$100,000 \$100,001 - \$500,000 \$500,001 - \$2,500,000	\$4.68 per \$1,000 of coverage add \$4.08 per \$1,000 of coverage add \$3.60 per \$1,000 of coverage Enhanced policy is 120% of basic rates. Simultaneous issue of Lender's Policy is \$100. Title insurance commitment fee per policy will not exceed \$100.

CONTRACTED PROVIDERS		
PROVIDER	SETTLEMENT SERVICE	ESTIMATED RANGE OF CHARGES
2-10 Home Buyers Warranty / HMS Home Warranty, provider of Long & Foster Home Warranty Plan	Home Warranty	\$499 - \$1,620, 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. I/we also understand that LFIA receives fixed fees for advertising, and related services performed for 2-10 and HMS.

Signature

(Date)

Signature

(Date)