

Affiliated Business Arrangement Disclosure Statement

To: _____ Property: _____
 From: _____ Date: _____

This is to give you notice that Edina Realty, Inc., HomeServices Relocation, LLC, HomeServices Lending, LLC doing business as Edina Realty Mortgage (“Edina Realty Mortgage”), HomeServices Insurance, Inc. (“HSI”) doing business as Edina Realty Insurance (“Edina Realty Insurance”), and Edina Realty Title, Inc. are part of a family of companies (the “Affiliated Companies”), and each may refer to you the services of another. Edina Realty, Inc., Edina Realty Mortgage, HomeServices Insurance, Inc. and Edina Realty Title, Inc. are each wholly owned by HomeServices of America, Inc. (“HSoA”), either directly or through one or more subsidiaries. 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 Edina Financial Services, Inc. (a wholly-owned subsidiary of HSoA) (“EFS”) is not affiliated with Home Security of America, Inc., provider of Edina Realty Home Warranties (“HSA”), it does have a contractual relationship with HSA pursuant to which EFS advertises and promotes HSA 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	
Edina Realty, Inc.	Broker’s Commission	\$469 plus 7% of the sales price	
HomeServices Relocation, LLC	Relocation Services	Fees paid by real estate broker	
Edina Realty Mortgage	Loan Origination	\$965 - \$1,390	
	Discount Points	0.0% - 4.0% of loan amount (optional)	
	Appraisal	\$395 - \$1,000 (fees may significantly exceed this range due to complexity of the appraisal and/or property type)	
	Credit Report	\$19 - \$114.50	
	Tax Service Fee	\$65 - \$110	
	Flood Certification Fee	\$10 - \$30	
Edina Realty Title, Inc.		MN	WI
	Lender’s Policy	\$100 if simultaneously issued with Owner’s Policy; if not, \$3.00 - \$1.50 per \$1,000 of sales price	\$350
	Owner’s Policy	\$3.58 - \$1.93 per \$1,000 of sales price.	\$425 plus \$3.00 - \$0.50 per \$1,000 of sales price.
	ARM/Balloon Endorsement	\$50 - \$125 (applies to conventional, FHA and DVA Arms and all balloon loans)	\$125 - \$250 (applies to conventional, FHA and DVA Arms and all balloon loans)
	Title Services Fee	\$660 - \$695	
	Settlement Services Fee	\$315 (buyer); \$425 (seller). An additional fee of \$160 is charged if a second mortgage is closed simultaneously with a first mortgage (or \$75 for a down payment assistance loan); Non-traditional seller (REO, short sale, for sale by owner) fee ranges from \$525-\$1,010.	
Edina Realty Insurance Agency*	Homeowner’s Insurance	Annual premium of \$4.00 - \$10.00 per \$1,000 of property value, depending on product and associated risk assessments (e.g., age of home, credit score, past claims of the insured, etc.)	
Home Security of America, Inc.	Home Warranty	\$395 - \$2,299, depending on chosen plan/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, 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, an affiliate of HSI, or under another of its trade names. HSI’s trade names include: Edina Realty Insurance Agency, HomeServices Insurance Agency, HomeServices Insurance Georgia, HomeServices Insurance Maryland, InsuranceSouth, Long Insurance Group, PCG Agencies, and PCG Insurance Agency.