



AFFILIATED BUSINESS DISCLOSURE STATEMENT

To: Client/Customer Bob Buyer and Betty Buyer

From: Realty Executives Associates Agent: Matthew Parsons

Property Address: 1234 Main St, NoWhere, TN 37919

This is to give you notice REALEXECUTIVES ASSOCIATES (REA), its owners and some real estate licensees have a business relationship and ownership interest in SOUTHEAST TITLE & ESCROW, LLC ("Title Company"). Because of this ownership interest, this referral may provide REA, its owners, and/or licensees a financial or other benefit.

Set forth below is the estimated charge or range of charges for the settlement services listed. You are NOT required to use the listed provider(s) as a condition for the settlement of your loan, the purchase, sale, or refinance of the subject property. THERE ARE FREQUENTLY OTHER SETTLEMENT SERVICE PROVIDERS AVAILABLE WITH SIMILAR SERVICES. YOU ARE FREE TO SHOP AROUND TO DETERMINE YOU ARE RECEIVING THE BEST SERVICES AND THE BEST RATE FOR THESE SERVICES.

Lender's Policy for Residential Properties: Ex: If Loan Amount = \$100,000, Premium = \$844 (Knox County)

Owner's Policy: \$50.00 minimum; Premium will vary

Closing Fee: \$175

Document Preparation \$175

Closing Protection Letter: \$50

Recording, Wire, Courier Fees: Will vary

Agent does have does not have, ownership in Southeast Title & Escrow, LLC.

MORTGAGE INVESTORS GROUP: REALEXECUTIVES ASSOCIATES has a limited business arrangement with Mortgage Investors Group (MIG). Mortgage Investors Group rents office space from Realty Executives Associates and MIG conducts its mortgage origination business from that office location. In exchange for the rented office space, Mortgage Investors Group pays Realty Executives Associates, as its landlord, in the amount of general market rent for that space. Mortgage Investors Group pays no other compensation to Realty Executives Associates in connection with this office lease arrangement. Although there may be some common office space, Mortgage Investors Group and Realty Executives Associates are not under common ownership and are not affiliated with one another. This arrangement is not a preferred or exclusive arrangement. Realty Executives Associates does not have a direct or indirect ownership in any mortgage service provider; however, Realty Executives Associates does receive earnings via marketing service agreement (MSA) from Mortgage Investors Group, in addition to the rent for the space they occupy.

You are NOT required to use Mortgage Investors Group as a condition for settlement of your loan or purchase, sale, or refinance of the subject property. You are NOT required to discuss financing options with MIG. There are other service providers available with similar mortgage origination services. You are free to shop mortgage origination services to ensure you achieve the best services and rate for these services.

I/We have read this disclosure form, and understand that I/we may, but am/are not required to, purchase the above-described mortgage origination settlement services(s) from Mortgage Investors Group and the only compensation

Realty Executives Associates will receive in connection with the above-described office lease arrangement is general market rent for the rented office space and earnings for the MSA.

HOME WARRANTY (for Residential Properties): Realty Executives Associates has a marketing service agreement (MSA) with Choice, Old Republic, or 2/10 Home Warranty and receives earnings via the MSA. As a SELLER of residential property, you authorize the listing agent to include a SELLER'S BASIC COVERAGE with the marketing of your residential listing at no costs to you. For Seller's coverage, HVAC coverage does come with a fee, please see the individual warranty brochure for limits and fees. Additional information on coverage & exclusions can be found on the home warranty application or by contacting the warranty company directly. Please refer to the letter included in your listing documents for contact information.

Should you desire to include a BUYER'S HOME WARRANTY on the purchase of a residential property, you will either: (a) Determine the Seller is providing a home warranty at closing, (b) Negotiate the purchase of a home warranty through the Purchase and Sale Agreement, or (c) Complete the application, choose the desired coverage & pay the fee directly or at closing. You are NOT required to use either Choice, Old Republic, or 2/10 as a condition for purchase or sale of the subject property. THERE ARE OTHER HOME WARRANTY COMPANIES AND YOU ARE FREE TO SHOP AROUND TO DETERMINE IF YOU ARE RECEIVING THE BEST SERVICES AND THE BEST RATE FOR THESE SERVICES. Seller/Buyer agrees not to hold Realty Executives Associates, the Broker and/or Agent liable for the repair or replacement of a system or appliance that may or may not be covered by the warranty plan.

The following checkbox is only for sellers to complete:

- Please check this box if you would like to add the additional HVAC coverage (\$50-70 depending on warranty company) to your listing, payable at closing. Each warranty company is different in their payable coverage amounts/limits, so please review the brochure with your agent.

I/We have read this disclosure form, and understand that Realty Executives Associates, its owners and/or licensees is referring me/us to purchase the above described settlement service(s), or services and may receive a financial or other benefit(s) as the result of this referral. I/We are not obligated to act upon any referral or recommendation, but may secure these services from any other source.

THE UNDERSIGNED HAVE READ, UNDERSTOOD, AND HAVE BEEN GIVEN A COPY OF THIS DISCLOSURE.

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Customer/Client

Date

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Customer/Client

Date