

Affiliated Business Arrangement Disclosure Statement

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

This is to give you notice that Edina Realty, Inc., HomeServices Relocation, LLC, Prosperity Home Mortgage, LLC doing business as Edina Realty Mortgage (“Edina Realty Mortgage”), HomeServices Insurance, Inc. (“HSI”) doing business as Edina Realty Insurance Agency (“Edina Realty Insurance Agency”), Edina Realty Title, Inc., Prosperity First Title, LLC, and Title Resources Guaranty Company (“TRG”) 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., Edina Realty Title, Inc. and Prosperity First Title, LLC are each wholly owned either directly or indirectly by HomeServices of America, Inc. (“HSoA”). HomeServices Title Holdings, LLC, a wholly-owned subsidiary of HSoA, indirectly owns 9.5% of TRG. 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 Realty, Inc. is not affiliated with American Home Shield Corporation doing business as HSA Home Warranty (“HSA Home 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	
Edina Realty, Inc.	Broker’s Commission	\$500 plus 7% of the sales price	
HomeServices Relocation, LLC	Relocation Services	Fees paid by real estate broker	
Edina Realty Mortgage	Loan Origination Fee	\$0 - \$1,199 (1% of loan amount on some bond products)	
	Appraisal	\$450 - \$1,102	
	Third Party Fees	\$33 - \$215 (credit report, tax service fee, flood cert fee)	
	Technology Fee	\$94 - \$102	
Edina Realty Title, Inc.*		MN	WI
	Lender’s Policy (may be provided by TRG)	\$100 if simultaneously issued with Owner’s Policy; if not, \$3.00 - \$1.50 per \$1,000 of sales price	\$375
	Owner’s Policy (may be provided by TRG)	\$3.58 - \$1.93 per \$1,000 of sales price.	\$475 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 Exam Fee	\$680 - \$735	
	Settlement Services Fee	\$325 (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 \$535-\$1,010.	
Edina Realty Insurance Agency	Homeowner’s Insurance	Annual premium of \$5.00 - \$12.00 per \$1,000 of property replacement value, depending on product and associated risk assessments (e.g., age of home, credit score, past claims of the insured, etc.)	
HSA Home Warranty	Home Warranty	\$535 - \$2,987, 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)

* Prosperity First Title, LLC provides the same services as Edina Realty Title, Inc. The services provided by both companies fall in the range of fees described above; and a referral to either company may provide the referring company, its affiliates, and/or their employees with a financial or other benefit.