

## AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE STATEMENT

Borrower(s):

Date: **January 17, 2024**

Loan Number:

Lender: **Prosperity Home Mortgage, LLC**

Loan Originator:

NMLS#:

NMLSR#:

This is to give you notice that **Prosperity Home Mortgage, LLC\* ("Prosperity")**, has business relationships with the following settlement service providers. The relationships include common indirect ownership by parent HomeServices of America, Inc. and business relationships including advertising agreements and/or office leases.

**Prosperity** has common indirect ownership by parent HomeServices of America, Inc. ("HSoA") with the following entities. The percentage of indirect common ownership interest for each company is indicated. In addition, HSoA, indirectly owns 13.5% of Title Resources Guaranty Company ("TRG"), which may provide title insurance services for any of the affiliate companies listed in Section A below. Because of these relationships, the referral of a customer (including you) by **Prosperity** to any of the following companies may provide **Prosperity**, its affiliates and/or its employees with a financial or other benefit.

SECTION A: Loan Settlement / Title Insurance / Escrow	
Agave Title Agency (AZ) (d/b/a of Southwest Settlement Services, LLC) (100%)	Lincoln Title Company, LLC (NE) (40%)
Alliance Title Group, LLC (MO) (100%)	Midland Title & Escrow (IA) (d/b/a of Midland Escrow Services, Inc.) (100%)
Ambassador Title Services, LLC (NE) (55.3%)	Orange Coast Title Company of Northern California (CA) (25%)
Attorneys Title Holdings, Inc. (NC) (100%)	Orange Coast Title Company of Southern California (CA) (9.5%)
Bon Air/Long & Foster Title Agency LLC (VA) (50%)	Pickford Escrow Company, Inc. (CA) (100%)
California Title Company (CA) (63.7%)	Preferred Title, LLC (WI) (50%)
CanopyTitle, LLC (AL) (100%)	Priority Title Corporation (WI) (100%)
Edina Realty Title, Inc. (MN) (WI) (100%)	Prosperity First Title, LLC (MN) (100%)
Equity Title of Washington, LLC (WA) (50%)	Realm Title Agency, LLC (DE) (VA) (DC) (NC) (MD) (51%)
Equity Title, LLC (NV) (47.5%)	RGS Property Closing Services (PA) (MD) (d/b/a of RGS Title LLC) (100%)
Florida Title & Guarantee Agency (FL) (d/b/a of Watermark Realty, Inc.) (100%)	RGS Title LLC (VA) (100%)
Fort Dearborn Title (IL) (d/b/a of Fort Dearborn Land Title Company, LLC) (100%)	Right Choice Title Company, LLC (GA) (50%)
Gibraltar Title Services, LLC (FL) (100%)	Sage Premier Settlements (PA, NJ, DE, MD) (d/b/a of Sage Title Group, LLC) (100%)
HomeServices Title, Inc. (IN) (KY) (d/b/a of Edina Realty Title, Inc.) (100%)	Sage Title Group, LLC (VA, MD, DC, WV) (100%)
HomeServices Title (NE) (d/b/a of Capitol Title Company) (100%)	Sage Settlement Group (PA) (d/b/a of Sage Title Group, LLC) (100%)
HomeServices Title – Wahoo (NE) (d/b/a of Wahoo Title, LLC) (51%)	Schmitt Title, LLC (WI) (31.58%)
HSTX Title, LLC (TX) (100%)	Texas Premier Title (TX) (d/b/a of HSTX Title, LLC) (100%)
HUFF Realty Title (OH) (d/b/a of Traditions Title Agency, LLC) (49.9%)	The Escrow Firm, Inc. (CA) (100%)
Infinity Settlement Agency (PA) (d/b/a of Sage Title Group, LLC) (100%)	Thoroughbred Title Services, LLC (NY) (100%)
Infinity Title Agency (NJ) (d/b/a of Sage Title Group, LLC) (100%)	Top Tier Title (NE) (d/b/a of ARE Title JV, LLC) (50.01%)
Iowa Title Company (IA) (100%)	Township Title Services, LLC (GA) (50%)
Iowa Title Linn County II, LLC (IA) (70%)	Trident Land Transfer (DE, NJ, PA) (d/b/a of Trident Land Transfer Company LP (100%) and Trident Land Transfer Company (NJ), LLC (49%))
Kansas City Title, Inc. (KS, MO) (100%)	Wisconsin River Title Consultants LLC (WI) (50%)

SECTION B: Property /Hazard Insurance / Flood	
Edina Realty Insurance Agency (MN) (WI) (d/b/a of HomeServices Insurance, Inc.) (100%)	Long & Foster Insurance Agency, LLC (VA) (100%)
H N Insurance Services, LLC (GA, NC) (50%)	Long Insurance Group (AZ) (d/b/a of HomeServices Insurance, Inc.) (100%)
HomeServices Insurance, Inc. (nationwide) (100%)	ReeceNichols Insurance (KS, MO) (d/b/a of HomeServices Insurance, Inc.) (100%)
HomeServices Insurance Agency (AZ) (CA) (d/b/a of HomeServices Insurance, Inc.) (100%)	Trident Insurance Agency (DC, DE MD, PA) (d/b/a of HomeServices Insurance, Inc.) (100%)
InsuranceSouth (AL) (d/b/a of HomeServices Insurance, Inc.) (100%)	
SECTION C: Mortgage Services	
HomeServices Lending, LLC (IA, NE) (100%)	
SECTION D: Real Estate Brokerage Services	
Allie Beth Allman & Associates (TX) (d/b/a of ABA Management, L.L.C.) (100%)	Berkshire Hathaway HomeServices Yost & Little Realty (NC) (d/b/a of Preferred Carolinas Realty, Inc.) (100%)
Bennion Deville (CA) (d/b/a of Bennion Deville Fine Homes, Inc.) (100%)	Dave Perry-Miller Real Estate (TX) (d/b/a of Ebby Halliday Real Estate, LLC.) (100%)
Berkshire Hathaway HomeServices Alliance Real Estate (MO)(KS) (d/b/a of Greater Metro, LLC) (100%)	Ebby Halliday, REALTORS® (TX) (d/b/a of Ebby Halliday Real Estate, LLC.) (100%)
Berkshire Hathaway HomeServices Ambassador Real Estate (NE, IA) (d/b/a of Ambassador Real Estate Company & ARE Iowa, LLC) (100%)	Edina Realty (MN, WI, FL) (d/b/a of Edina Realty, Inc.) (100%)
Berkshire Hathaway HomeServices Ambassador Real Estate – Commercial Division (NE) (d/b/a of ARE Commercial Real Estate, LLC) (100%)	First Weber (WI) (IL) (d/b/a of First Weber, Inc. and First Weber Illinois, LLC) (100%)
Berkshire Hathaway HomeServices Arizona Properties (AZ) (d/b/a of Americana Arizona, LLC) (100%)	Fonville Morisey Realty (NC) (d/b/a of Long & Foster Real Estate, Inc.) (100%)
Berkshire Hathaway HomeServices Beach Properties of Florida (FL) (d/b/a of Beach Properties of Florida, LLC) (100%)	Guarantee Real Estate (CA) (100%)
Berkshire Hathaway HomeServices California Properties (CA) (d/b/a of Pickford Realty Ltd. & Pickford Real Estate, Inc.) (100%)	Harry Norman REALTORS® (GA, NC, SC, TN) (d/b/a of HN Real Estate Group, LLC) (100%)
Berkshire Hathaway HomeServices California Properties (CA) (d/b/a of AC Palm Desert Corporation & AC2015 Corporation) (100%)	HEGG, REALTORS® (SD, IA) (d/b/a of HEGG, Realtors Inc. and HEGG Realtors Iowa, Inc.) (100%)
Berkshire Hathaway HomeServices Carolinas Realty (NC, SC) (d/b/a of Preferred Carolinas Realty, Inc.) (100%)	HOME Real Estate (NE) (d/b/a of HomeServices of Nebraska, Inc.) (100%)
Berkshire Hathaway HomeServices Chicago (IL, IN, MI, WI) (d/b/a of HomeServices of Illinois, LLC) (100%)	Houlihan Lawrence, Inc. (CT, NY) (100%)
Berkshire Hathaway HomeServices EWM Realty (FL) (d/b/a of Esslinger-Wooten-Maxwell, Inc.) (100%)	HUFF Realty (KY,OH) (d/b/a of HomeServices KOI, Inc.) (100%)
Berkshire Hathaway HomeServices First Realty (IA) (d/b/a of First Realty, Ltd.) (100%)	INTERO (CA) (NV) (d/b/a of Intero Real Estate Services, Inc. & Intero Nevada, LLC) (100%)
Berkshire Hathaway HomeServices Florida Network Realty (FL) (d/b/a of Florida Network LLC) (100%)	Iowa Realty (IA) (d/b/a of Iowa Realty Co., Inc.) (100%)
Berkshire Hathaway HomeServices Florida Realty (FL) (d/b/a of Watermark Realty, Inc.) (100%)	Kentwood Real Estate (CO) (d/b/a of Kentwood Real Estate, LLC) (100%)
Berkshire Hathaway HomeServices Fox & Roach, REALTORS (DE, MD, NJ, NY, PA) (d/b/a of Fox & Roach LP) (100%)	Long & Foster Real Estate, Inc. (DC, DE, MD, NJ, NC, PA, SC, VA, WV) (100%)
Berkshire Hathaway HomeServices Georgia Properties (AL, GA, TN) (d/b/a of HSGA Real Estate Group, LLC) (100%)	Long Realty Company (AZ) (d/b/a of Roy H. Long Realty Company, Inc.) (100%)
Berkshire Hathaway HomeServices Hudson Valley Properties (NY) (d/b/a of CTRE, L.L.C.) (100%)	Northrop Realty (DC, DE, MD, NC, VA) (d/b/a of Long & Foster Real Estate, Inc.) (100%)
Berkshire Hathaway HomeServices Nevada Properties (NV) (d/b/a of Americana, L.L.C.) (100%)	RealtySouth (AL) (d/b/a of JRHBW Realty, Inc.) (100%)
Berkshire Hathaway HomeServices New England Properties (CT, MA, RI) (d/b/a of CTRE, L.L.C.) (100%)	Rector-Hayden REALTORS® (KY) (d/b/a of HomeServices KOI, Inc.) (100%)

Berkshire Hathaway HomeServices New York Properties (NY) (d/b/a of CTRE, L.L.C.) (100%)	ReeceNichols (KS, MO) (d/b/a of Reece & Nichols Realtors, Inc.) (100%)
Berkshire Hathaway HomeServices North Properties (MN) (WI) (d/b/a of Midwest Preferred Realty, Inc. and Lovejoy Realty, Inc.) (100%)	Roberts Brothers Real Estate (AL) (d/b/a of Roberts Brothers, Inc.) (100%)
Berkshire Hathaway HomeServices Northwest Real Estate (OR) (WA) (d/b/a of HomeServices of Washington, LLC, HomeServices of Oregon, LLC & Pilot Butte, LLC) (100%)	Semonin REALTORS® (KY, IN) (d/b/a of HomeServices KOI, Inc.) (100%)
Berkshire Hathaway HomeServices Pinehurst Realty Group (NC) (d/b/a of Preferred Carolinas Realty, Inc.) (100%)	Urban Pace (DC, DE, MD, PA, VA) (d/b/a of Long & Foster Real Estate, Inc.) (100%)
Berkshire Hathaway HomeServices Real Estate Professionals (OR) (d/b/a of Pru-One, Inc.) (100%)	Williams Trew Real Estate (TX) (d/b/a of Ebby Halliday Real Estate, LLC.) (100%)
Berkshire Hathaway HomeServices York Simpson Underwood Realty (NC) (d/b/a of Preferred Carolinas Realty, Inc.) (100%)	Woods Bros Realty (NE) (d/b/a HomeServices of Nebraska, Inc.) (100%)
<b>SECTION E: Other Service Providers</b>	
ACP Vacation Rentals (AL) (d/b/a of Roberts Brothers, Inc.) (100%)	Insight Home Inspections, LLC (DC, DE, MD, NJ, NC, SC, PA, VA) (100%)
Denver Rental, LLC (CO) (100%)	Property Services Northeast, LLC (CT, MA, NY, RI) (100%)
HomeServices Property Management, LLC (DC, DE, MD, NJ, NC, SC, PA, VA) (100%)	Roberts Brothers Vacation Rentals (AL) (d/b/a of Roberts Brothers, Inc.) (100%)
HomeServices Relocation, LLC (nationwide) (100%)	SoCal Services & Property Management (CA) (100%)

*\*Prosperity Home Mortgage, LLC also operates under the following tradenames: Edina Realty Mortgage (MN) (WI) and The Tayman Team (DC, MD, VA).*

Prosperity also has business relationships with the following title insurance companies: Tradition Title, LLC, Provident Title & Escrow, Apex Title AND real estate companies: The Agent Owned Realty Company (SC), Berkshire Hathaway HomeServices Bay Street Realty Group (SC), DFW Associates Ltd. d/b/a RE/MAX DFW Associates (TX), Berkshire Hathaway HomeServices Enchanted Lands (NM), Berkshire Hathaway HomeServices Indiana Realty (IN), Berkshire Hathaway HomeServices Realty Professionals (MA), Berkshire Hathaway HomeServices Premier Properties (TX), and Real Estate Innovations, Inc (CA). Prosperity also has a relationship with HomeServices Foundation for Housing Equity.

In addition, while Prosperity is not affiliated with MyNHD, it does advertise for them for a fixed service fee.

**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.**

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 settlement of your loan on, or purchase, sale, or refinance of, the subject property.

PROVIDER	SERVICE Items payable in connection with the loan	ESTIMATED RANGE OF CHARGES
Providers listed in <b>Section A</b> above	Settlement Fees, including Document Preparation, Title Search, Abstract, Exam and Closing Fees  Escrow Fees  Title Charges	\$0-\$4,000 Fees vary depending on transaction type and state  Fees vary are based on purchase price; availability of service varies by provider and location  See Title Insurance Chart below
Providers listed in <b>Section B</b> above	Homeowner's Insurance	\$150-\$10,000 plus per year; charges may vary based on coverage requested and other factors including multi-unit properties. 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	Mortgage Origination & Application Fees  Appraisal  Third Party Fees (credit report, flood cert)	\$0-\$1,665 (2% of loan amount on some bond products)  \$450-\$2,100 (may exceed for complex appraisal)  \$165 - \$550 (credit report)
Providers listed in <b>Section D</b> above	Real Estate Brokerage Services	Fees as otherwise negotiated, generally 0%-10% of sales price plus up to \$1,200
Providers listed in <b>Section E</b> above	Real Estate Relocation Services	Fees paid by real estate broker

#### TITLE INSURANCE FOR AFFILIATES

ESTIMATE OF RANGE OF CHARGES GENERALLY MADE BY PROVIDER

STATE	SALES PRICE	PREMIUM FOR AFFILIATES
AL	Lender's Policy  Owner's Policy	\$1.00 - \$3.50 per \$1,000 of coverage, depending on type and total amount (minimum \$175); or \$75 - \$125 if issued simultaneously with Owner's Policy \$1.00 - \$3.50 per \$1,000 of coverage, depending on type and total amount (minimum \$175)
AZ	Lender's Policy  Owner's Policy	\$1.93 - \$18.00 per \$1,000 of coverage, based on type and total amount (minimum \$592) \$1.61 - \$15.00 per \$1,000 of coverage, based on type and total amount (minimum \$493)
CA	Lender's Policy  Owner's Policy	38% of the Owner's policy amount plus \$100 for concurrent loan coverage up to \$400K. Coverage on loans \$400,001 - \$1.6M is provided at 55% of the Owner's Basic Rate; and coverage on loans \$1.6M and above is provided at 50% of Owner's Basic Rate. \$420 base fee for coverage up to \$70K plus \$11-16 dollars per \$5K in coverage thereafter up to \$1M and \$5 per \$5K in coverage between \$1M and \$2M.
DE	First \$100,000 \$100,001 - \$1,000,000 \$1,000,001-\$5,000,000	\$4.60 per \$1000 of coverage; \$110-\$385 add \$1.40-\$3.90 per \$1,000 of coverage add \$1.40-\$3.30 per \$1,000 of coverage Enhanced policy is 20%-120% of above rates. 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 \$100. Closing Protection Letter (CPL) per Lender Policy is \$50.
FL	First \$100,000 \$101,000-\$1,000,000 \$1,000,000-\$5,000,000 \$5,000,000-10,000,000 \$10,000,000	\$5.75 per \$1,000 of coverage add \$5.00 per \$1,000 of coverage add \$2.50 per \$1,000 of coverage add \$2.25 per \$1,000 of coverage add \$2.00 per \$1,000 of coverage Lender's Policy \$250-450 if issued simultaneously with Owner's Policy. Endorsements \$50-100 each; FL Form 9: 10% of combined fees for Lender & Owner Policy or 10% of Lender's Policy if no Owner Policy.

GA	Lender's Policy	\$3.35 - \$3.50 per \$1,000 of coverage, based on type and total amount (minimum \$200); or \$150 - \$200 if issued simultaneously with an Owner's Policy (provided the loan amount is lower than the sales price)
	Owner's Policy	\$4.65 - \$5.70 per \$1,000 of coverage, based on type and total amount (min \$200 to \$300)
IA	Lender's Policy	\$0.90 - \$4.25 per \$1,000 of coverage, based on type and total amount (minimum \$100); or \$75 - \$125 if issued simultaneously with Owner's Policy
	Owner's Policy	\$0.90 - \$4.25 per \$1,000 of coverage, based on type and total amount (minimum \$100)
IL	Lender's Policy	\$550 for each mortgage plus \$150 for protection between issuance of the title commitment and closing. Endorsements are \$180 each; chain of title is \$250; Predatory Lending Certification (if required) is \$75.
	Owner's Policy	\$1,850 for policies \$200K and under, plus \$20 for each additional \$10K or less of coverage up to \$500K. \$2,470 for policies \$500,001 to \$510K, plus \$20 for each additional \$10K or less of coverage up to \$1M. For policies over \$1M, \$3,470 plus \$20 for each additional \$10K of coverage over \$1M. A \$150 commitment update fee is charged on all owner's policies.
IN	Lender's Policy	\$1.75-\$3.55 per \$1,000 of coverage based on type and total amount (minimum \$100); \$100-150 if issued simultaneously with Owner's policy
	Owner's Policy	\$2.25-\$4.50 per \$1,000 of coverage based on type and total amount (minimum \$100) Endorsements are \$25-\$50 each. CPL per Lender Policy \$35; \$25 for Buyer and Seller.
KS	Lender's Policy	\$1.00-9.00 per \$1,000 of coverage, based on type and total amount; or \$390 if issued simultaneously with Owner's Policy
	Owner's Policy	\$1.00-\$8.50 per \$1,000 of coverage, based on type and total amount.
KY	Lender's Policy	\$1.75 - \$3.80 per \$1,000 of coverage, based on type and total amount (minimum \$100-\$200); or \$100-\$200 if issued simultaneously with Owner's Policy
	Owner's Policy	\$2.25 - \$4.75 per \$1,000 of coverage, based on type and total amount (minimum \$100-\$200) Endorsements \$25-\$175. Closing Protection Letter \$50.
MD	First \$250,000	\$5.75-\$6.15 per \$1,000 of coverage
	\$250,001 - \$500,000	add \$4.90-\$5.25 per \$1,000 of coverage
	\$500,001 - \$1,000,000	add \$4.20-\$4.50 per \$1,000 of coverage
	\$1,000,001- \$2,000,000	add \$3.30-\$3.55 per \$1,000 of coverage
		Simultaneous issue of Lenders' Policy (MD) is \$150-\$200.
MI	Lender's Policy	\$175 plus \$1.25-\$3.15 per \$1,000 of basic coverage based on type and total amount.
	Owner's Policy	\$250 plus \$2.10-\$5.25 per \$1,000 of basic coverage based on type and total amount.  Extended coverage available at additional cost.
MN	Lender's Policy	\$100 if simultaneously issued with Owner's Policy; if not, \$3.00 - \$1.50 per \$1,000 of sales price
	Owner's Policy	\$3.58 - \$1.93 per \$1,000 of sales price. ARM/Balloon endorsements are \$50 - \$125 (applies to conventional, FHA and DVA Arms and all balloon loans)
MO	Lender's Policy	\$125 if issued simultaneously with owner's policy; otherwise, rates are calculated in the same manner as the owner's policy.
	Owner's Policy	\$100 - \$1,125 for policy values of \$75,000 - \$1,500,000. For policy values over \$1,500,000, ask your agent for an estimate.
NC	First \$250,000	\$0.69-\$2.54 per \$1,000 of coverage
	\$250,001 - \$500,000	add \$0.69-\$2.54 per \$1,000 of coverage
	\$500,001 - \$2,000,000	add \$0.69-\$2.54 per \$1,000 of coverage
	\$2,000,001 - \$7,000,000	add \$0.69-\$2.54 per \$1,000 of coverage
		Enhanced policy 20%-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.

NE	Lender's Policy  Owner's Policy	\$0.90 - \$4.25 per \$1,000 of coverage, based on type and total amount (minimum \$100); or \$75 - \$125 if issued simultaneously with Owner's Policy \$0.90 - \$4.25 per \$1,000 of coverage, based on type and total amount (minimum \$100)
NV	Lender's Policy  Owner's Policy	\$350 - \$1,432, depending on Sales Price/Total Loan Amount up to \$1m (fees for sales prices over \$1m may significantly exceed this range and are also dependent upon total sales price)  \$487 - \$2,864, depending on Sales Price/Total Loan Amount up to \$1m (fees for sales prices over \$1m may significantly exceed this range and are also dependent upon total sales price)
NJ	First \$100,000 \$100,001 - \$500,000 \$500,001 - \$2,000,000	\$200-\$525 add \$2.00-\$4.25 per \$1,000 of coverage add \$2.00-\$4.25 per \$1,000 of coverage Enhanced policy is 20%-120% of above rates. Simultaneous issue of Lenders' Policy is \$0-\$25.00. Lender required endorsements are \$25 each. Closing Service Letter per Lender Policy is \$75.
NY	Lender's Policy  Owner's Policy	\$310 - \$15,965 for loans between \$35,000 and \$5M; For loans over \$5M add \$2.08 - \$2.71 per \$1,000. Simultaneous issuance of a lender's policy in an amount less than or equal to the owner's policy is calculated at 30% of that rate.  \$342 - \$19,148 for purchases between \$35,000 and \$5M; For purchases over \$5M add \$2.48 - \$3.25 per \$1,000
OH	Lender's Policy  Owner's Policy	\$2.00 - \$4.00 per \$1,000 of coverage, depending on type and total amount (minimum \$125); or \$100 if issued simultaneously with Owner's Policy \$2.25 - \$5.75 per \$1,000 of coverage, depending on type and total amount (minimum \$175) Endorsements \$25-\$250. Closing Protection Letter \$40.
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-\$1,025 add \$7.41 per \$1,000 of coverage; \$569.00-\$1,025 add \$6.27 per \$1,000 of coverage; \$569.00-\$1,025 add \$1.42-\$5.70 per \$1,000 of coverage add \$1.42-\$4.56 per \$1,000 of coverage add \$1.42-\$3.42 per \$1,000 of coverage Lender required endorsements (PA) range between \$50-\$500. Closing Protection Letter (CPL) per Lender Policy is \$125.
SC	First \$50,000 \$50,001 - \$100,000 \$100,001 - \$500,000 \$500,001 - \$5,000,000	\$0.69-\$3.60 per \$1,000 of coverage \$0.69-\$3.00 per \$1,000 of coverage \$0.69-\$2.54 per \$1,000 of coverage \$0.69-\$2.54 per \$1,000 of coverage Enhanced policy 20%-120% of above rates. Simultaneous issue of Lenders' Policy is \$26-\$100. Closing Protection Letter (CPL) per Lender Policy is \$0-\$111.
TX	Lenders Policy  Owner's Policy	\$100 if issued simultaneously with owner's policy; otherwise, rates are calculated in the same manner as the owner's policy.  \$328-\$832 for policy values of \$100,000 and under; \$832-\$2,940 for policy values of \$100,001 to \$500,000; \$2,940-\$5,575 for policy values of \$500,001-\$1,000,000; \$5,575-\$7,740 for policy values of \$1,000,001 to \$1,500,000. For policy values over \$1,500,000, ask your agent for an estimate.
VA	First \$250,000 \$250,001 - \$500,000 \$500,001 - \$1,000,000 \$1,000,001- \$2,000,000	\$4.92 per \$1,000 of coverage \$4.68 per \$1,000 of coverage \$4.32 per \$1,000 of coverage \$2.88 per \$1,000 of coverage Simultaneous issue of Lender's Policy (VA) is \$200. Closing Protection Letter (CPL) per Lender Policy is \$35.
WA	Lenders Policy  Owner's Policy	\$301 base fee up to \$60,000 of Title Insurance coverage. Thereafter, an additional \$13 - \$22 per \$20,000 of Title Insurance Coverage up to \$1.5M, with fee adjustments over \$1.5M based on liability.  \$667 base fee up to \$160,000 of Title Insurance coverage. Thereafter, an additional \$2 - \$34 per \$20,000 of Title Insurance Coverage up to \$1.5M, with fee adjustments over \$1.5M based on liability.

WI	First \$15,000 \$15,000 - \$100,000 \$100,001 - \$500,000 \$500,001 - \$1,000,000 \$1,000,001 - \$5,000,000 \$5,000,001 - \$10,000,000 \$10,000,001 - \$50,000,000	\$375 - \$750 add \$0.50-\$3.50 per \$1,000 of coverage add \$0.50-\$2.50 per \$1,000 of coverage add \$0.50-\$1.00 per \$1,000 of coverage add \$0.50 - \$1.00 per \$1,000 of coverage add \$0.50-\$0.85 per \$1,000 of coverage add \$0.50-\$0.65 per \$1,000 of coverage  Simultaneous issue of Lender's Policy is \$400 - \$750. Endorsements are \$0 - \$750 depending on coverages requested.
WV	First \$100,000 \$100,001 - \$500,000 \$500,001 - \$2,500,000	\$4.00 per \$1,000 of coverage add \$3.00 per \$1,000 of coverage add \$2.00 per \$1,000 of coverage Enhanced policy is an additional \$30 surcharge added to the basic rates. Simultaneous issue of Lender's Policy is \$100. Title insurance commitment fee per policy will not exceed \$100.

Set forth below is the estimated charge or range of charges for the settlement services of a credit reporting agency or real estate appraiser that we, Prosperity Home Mortgage, LLC, will require you to use, as a condition of your loan, to represent our interests in the transaction.

PROVIDER	SERVICE	RANGE OF COSTS
CoreLogic Solutions, LLC	Social security, income, and other verification services	\$49.00 - \$74.25 per borrower
Credco	Credit Reports	\$12.50 - \$111.00 per borrower
ACT Appraisal, Inc. Axios Valuation Solutions, LLC Individual licensed appraisers	Appraisals	\$400.00 - \$1,102.00 Can vary based on property and location.

#### ACKNOWLEDGEMENT

I/we have read this disclosure form, and understand that *Prosperity Home Mortgage, LLC* may refer me/us to purchase the above-described settlement service(s) and that any such referral may provide Prosperity Home Mortgage, LLC, its affiliates and/or its employees with a financial or other benefit.

\_\_\_\_\_  
Borrower Date

\_\_\_\_\_  
Borrower Date