

AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE STATEMENT

Borrower(s): **Alice Firstimer**

Date: **August 29, 2023**

Loan Number: **2002709912**

Lender: **HomeServices Lending, LLC**
NMLS#: **490683**

Loan Originator: **HSL MC**
NMLSR#: **681627**

This is to give you notice that **HomeServices Lending, LLC ("HSL")**, 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.

***HSL** has common indirect ownership by parent HomeServices of America, Inc. with the following entities. The percentage of indirect common ownership interest for each company is indicated. Because of these relationships, the referral of a customer (including you) by **HSL** to any of the following companies may provide **HSL**, its affiliates and/or its employees with a financial or other benefit.*

SECTION A: Loan Settlement / Title Insurance / Escrow	
Ambassador Title Services, LLC (NE) (58.5%)	Midland Title & Escrow (IA) (d/b/a Midland Escrow Services, Inc.) (100%)
HomeServices Title (NE) (d/b/a of Capitol Title Company) (100%)	Iowa Title Company (IA) (d/b/a of Iowa Title Linn County II, LLC) (70%)
HomeServices Title – Wahoo (NE) (d/b/a of Wahoo Title, LLC) (51%)	Lincoln Title Company, LLC (NE) (40%)
Iowa Title Company (IA) (100%)	
SECTION B: Property /Hazard Insurance / Flood	
HomeServices Insurance, Inc. (nationwide) (100%)	
SECTION C: Mortgage Services	
Prosperity Home Mortgage, LLC (100%)	Silverton Mortgage (d/b/a of Vanderbilt Mortgage and Finance, Inc.) (100%)**
SECTION D: Real Estate Brokerage Services	
Berkshire Hathaway HomeServices Ambassador Real Estate (NE, IA) (d/b/a of Ambassador Real Estate Company & ARE Iowa, LLC) (100%)	HOME Real Estate (NE) (100%) (d/b/a of HomeServices of Nebraska, Inc.)
Berkshire Hathaway HomeServices First Realty (IA) (100%) (d/b/a of First Realty, Ltd.)	Iowa Realty (IA) (100%) (d/b/a of Iowa Realty Co., Inc.)
HEGG Realtors Iowa, Inc. (100%)	Woods Bros Realty (NE) (100%) (d/b/a HomeServices of Nebraska, Inc.)
SECTION E: Real Estate Relocation Services	
HomeServices Relocation, LLC (100%)	

***The common indirect ownership between HSL and Silverton Mortgage is via parent Berkshire Hathaway, Inc.*

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	ESTIMATED RANGE OF CHARGES
Providers listed in Section A above	Items payable in connection with the loan	
	Settlement Fees, including Document Preparation, Title Search, Abstract, Third-Party fees, Abstract, Exam and Closing Fees	\$0 - \$4,000 Fees vary depending on transaction type and state.
	Escrow Fees	Fees vary based on purchase price; availability of service varies by provider and location.
	Title Insurance: Lender's Policy (NE)	\$1.00 - \$3.50 per \$1,000 of coverage, based on type and total amount (minimum \$150); or \$75 - \$125 if issued simultaneously with Owner's Policy

	Owner's Policy (NE)	\$1.00 - \$4.25 per \$1,000 of coverage, based on type and total amount (minimum \$175)
Providers listed in Section 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 Section C above	Mortgage Origination & Application Fees	\$0 - \$1,565 (2% of loan amount on some bond products)
	Appraisal	\$425 - \$2,100
	Third Party Fees (credit report, flood cert)	\$110 - \$375 (credit report, tax service fee, flood cert fee)
Providers listed in Section D above	Real Estate Brokerage Services	3%-10% of sales price plus up to \$1,200
Providers listed in Section E above	Real Estate Relocation Services	Fees paid by real estate broker

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, HSL, will require you to use, as a condition of your loan, to represent our interests in the transaction.

PROVIDER	SERVICE	RANGE OF COSTS
Credco	Credit Reports	\$65.50 - \$131.00 per borrower
Accurate Group ACT Appraisal, Inc. Axios Valuation Solutions, LLC Clear Capital Individual licensed appraisers	Appraisals	\$500.00 - \$925.00 Can vary based on property and location.

ACKNOWLEDGEMENT

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

Borrower Date

Borrower Date