

AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE
MORTGAGE SERVICES AND TITLE & ESCROW



Buyer/Seller: _____

Buyer/Seller: _____

Agent: _____

Date: _____

Disclosure of Business Relationship: This is to give you notice that some agents and owners at Keller Williams Realty Northeast have a business relationship with certain providers of services related to your purchase, sale or refinance of real estate. Because of this relationship, this referral may provide some owners and agents at Keller Williams Realty Northeast a financial or other benefit.

Set forth below is the estimated charges or range of charges related to mortgage brokerage services and mortgage financing related to the purchase of the Property. You are **NOT** required to use the **Home Front Mortgage** as your loan originator or the Mortgage Brokerage as a condition for your purchase, your financing or refinance, or any other transactions related to the subject Property. You should **FIRST** review Mortgage Brokerage's costs and fees and offer financing interest rates before making any decisions regarding the brokerage and ultimate source of your mortgage financing. **THERE ARE FREQUENTLY OTHER MORTGAGE FINANCING 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 AND ULTIMATE MORTGAGE FINANCING:**

Processing fee \$695-\$1,095

Underwriting \$995-\$1,995

Credit Reports \$120-\$260

Rapid Rescore \$200

VOE's \$40-\$120

Lender or Borrower Paid Compensation up to 3.00% of Loan Amount

Set forth below is the estimated charges or range of charges related to Title & Escrow services related to the purchase of the Property. You are **NOT** required to use **Keystone Title & Escrow** as a condition of your purchase, your financing or refinance, or any other transactions related to the subject property. You should **FIRST** review the title company costs and fees before making any decisions regarding your insurances and settlement services providers. **THERE ARE FREQUENTLY OTHER SETTLEMENT PROVIDERS AVAILABLE WITH SIMILAR SERVICES. YOU ARE FREE TO SHOP AROUND AND DETERMINE THAT YOU ARE RECEIVING THE BEST SERVICES AND THE BEST RATE FOR THOSE SERVICES:**

1. Basic Title Insurance: the title insurance rate in Texas is promulgated.
2. Title Insurance Endorsements to the lenders: \$150 to \$500 depending on the requirements of the lender.
3. Wire Fees: \$15.00 per incoming wire
4. Notary Fees: approximately \$150.00-\$300.00 (if a mobile notary is necessary).
5. Recording Fees and Services: actual per county (estimated \$200.00) and the E-Recording Fee \$5.00 per recording.
6. Escrow Fees: up to \$700 per side
7. Tax Certificate: up to \$75.00

Seller/Buyer further acknowledges that a representative from Keystone Title & Escrow will contact the parties for Social Security number(s) as required for the Domestic Relations Act and Patriots Act searches and possibly others.

ACKNOWLEDGEMENT

I/We have read this disclosure form, and understand that Keller Williams Realty Northeast may refer me/us or the other party to the above-identified mortgage brokerage, Home Front Mortgage, and/or title escrow company, Keystone Title & Escrow, and some of the indirect owners of mortgage brokerage and title escrow company may receive a financial or other benefit as the result of this referral. I/we approve the use of this mortgage brokerage and/or title escrow company.

Buyer/Seller

Date _____

Buyer/Seller

Date _____