



AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE STATEMENT

To: Consumer
 From: RE/MAX One

Property Address: _____

This is to give you notice that RE/MAX One (Broker), its owners and/or its agents has a business relationship with the companies listed in this Statement, in that some of the companies are wholly or partially owned by Broker, its owner and/or its agents, including a 50% of Home Loans USA, 5% of Orange Coast Title of Southern California, 100% of Landmark Escrow, 50% of Gold Insurance. Because of these relationships, the referral of business to these companies may provide us or other related parties noted herein a financial or other benefit. We will not be paid a referral fee as a result of any referral to the non-real estate brokerage companies.

In connection with providing real estate brokerage services, Broker may receive a commission or a cooperative brokerage referral fee for a referral to another real estate brokerage company (which is typical in the real estate brokerage industry); however, this will not affect the amount you pay to purchase or sell a property.

We have set forth below the full range of services that these companies provide, along with an estimate of the range of charges generally made for these services. You are NOT required to use the listed companies as a condition of the purchase or sale of your property. **THERE ARE FREQUENTLY OTHER SETTLEMENT SERVICE PROVIDERS WITH SIMILAR SERVICES. YOU ARE FREE TO SHOP AROUND TO DETERMINE THAT YOU ARE RECEIVING THE BEST SERVICE AND THE BEST RATE FOR THESE SERVICES.**

COMPANIES	DESCRIPTION	ESTIMATE OR RANGE OF CHARGES GENERALLY MADE BY PROVIDER
Landmark Escrow Inc. Expert handling of all details in transferring the property in accordance with the real estate contract.	Settlement/escrow (1101) on: \$100,000 home \$250,000 home \$500,000 home Documentation preparation/ processing fee	\$500 - \$700 \$800 - \$1,100 \$1,300 - \$1,600 \$0 - \$500
Orange Coast Title (OCT) of Southern California Title Insurance	Settlement/Title Title Premium Endorsements Sub Escrow Fee Misc Fee Recording Fee	Varies based on size of transaction according to underwriter rate filed with CA Department of Insurance 10% to 80% of basic title rate based on size & type of transaction \$125 \$10-\$200 Varies upon city and county. Fee can be obtained on-line from Register-Recorder in each county
Home Loans USA Provide a full range residential first mortgage loan products and services.	Loan origination fee (801) Loan discount fee/point (802) Application fee (800 Series)	0 - 2% of loan amount 0 - 5% of loan amount ¹ \$0 - \$400 ²
Gold Insurance	Homeowner's Insurance	\$1,000 - 10,000 or more depending upon the age, size and location of home along with other factors
Complete NHD	Natural Hazard Disclosure	\$89 - \$115

NOTES: (1) The loan discount fee/points are affected by the note rate. Depending upon market conditions, the loan discount fee/points may be higher to adjust for below-market rates.
 (2) There are other charges imposed in connection with mortgage loans. If you apply to either of these companies for a loan, you will receive additional information regarding anticipated charges.

I/We have received the Affiliated Business Arrangement Disclosure Statement from Broker and understand that Broker may refer me/us to the other settlement service providers and they may also refer me/us to the settlement service providers listed in this Statement. Broker or its affiliate(s) may receive a financial or other benefit as the result of that referral.

Acknowledgment of Receipt:

_____	_____
Buyer	Date
_____	_____
Buyer	Date
_____	_____
Seller	Date
_____	_____
Seller	Date