



**AFFILIATED BUSINESS ARRANGEMENT
DISCLOSURE STATEMENT**
(Non-VIRGINIA)

For Agent Use:	
Agent Name: _____	
_____	_____
First	Last
Office Name: _____	

Please Check One: Buyer Seller

To (Client's Name): _____

Client Phone Number(s): Home: _____ Work: _____ Cell: _____

Property Address: (Street) _____ (City) _____ (State) _____ (Zip) _____

From: _____ MLS #: _____ Email: _____

Property Type (check one): Single-family Townhouse Condo Co-op Multi-family Lot / Land

In connection with the sale and purchase of this property, you may need to obtain certain settlement services. This is to give you notice that Long & Foster Real Estate, Inc. ("Long & Foster") has business relationships (e.g., direct or indirect ownership interests, joint ventures and/or contractual relationships including marketing agreements and/or office leases) with the following mortgage, title, closing, insurance, home warranty, and other service providers:

Lenders for mortgage financing:
Prosperity Mortgage Company
Prosperity Home Mortgage, LLC

To close your purchase or sale and/or for title insurance:

RGS Title, LLC
Sage Title Group, LLC
Settlement Professionals, LLC doing business as Settlement Pros
Sage Title Group, LLC doing business as Sage Settlement Group
Sage Title Group, LLC doing business as Sage Premier Settlements
Infinity Title Agency, Inc.
Elzufon Auston Reardon Tarlov & Mondell, P.A.
Crawford and Keller, PLLC

(VA, MD, DC)
(VA, MD, DC, DE, WV)
(VA, MD, DC)
(PA)
(PA, NJ)
(PA, NJ)
(DE)
(WV)

For insurance, including property, hazard, and flood:
Long & Foster Insurance Agency, Inc.

As a result of these relationships, referrals to any of the above-listed entities may provide Long & Foster (and/or any of its subsidiaries, affiliates, or employees) with a financial or other benefit.

Set forth below are estimated charges or a range of charges for the settlement services listed. You are **NOT** required to use the listed providers as a condition for purchase of the subject property. **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.**

LENDER CHARGES

PROSPERITY MORTGAGE COMPANY AND PROSPERITY HOME MORTGAGE, LLC charge fees which may include discount points and/or lender origination charges. The charges and fees will depend on the loan product and interest rate you choose and may be expressed as a flat fee or a percentage of the loan amount. Estimated ranges for these charges are provided below. Please consult with your lender for a list of applicable charges.

Lender Origination Charge: 0% - 4%



CLOSING FEES, TITLE INSURANCE & OTHER CHARGES

Closing fees and other charges may be collected by your settlement company. These fees are not always determined consistently-- even within the same company or office. Please consult with your settlement company for a list of charges.

Estimated owners' title insurance premiums (per \$1,000 of sales price) are provided below for "enhanced" coverage. Other options may be available, including less comprehensive "standard" coverage and a "reissue rate," which could reduce your charges.

District of Columbia

First \$250,000	\$6.84
\$250,001-\$500,000	\$6.12
\$500,001-\$1,000,000	\$5.40
\$1,000,001-\$5,000,000	\$4.68

Simultaneous issue of Lenders' Policy (DC) is \$150.00.
Title insurance commitment fee per owner/lender policy will not exceed \$125.00. Insured Closing Protection Letter per lender policy is \$50.00.

Maryland

First \$250,000	\$5.23
\$250,001-\$500,000	\$4.46
\$500,001-\$1,000,000	\$3.80
\$1,000,001-\$5,000,000	\$3.00

Simultaneous issue of Lenders' Policy (MD) is \$150.00.
Title insurance commitment fee per owner/lender policy will not exceed \$100.00.

West Virginia

First \$100,000	\$4.68
\$100,001-\$500,000	\$4.08
\$500,001-\$2,500,000	\$3.60

Simultaneous issue of Lenders' Policy (WV) is \$130.00.
Title insurance commitment fee per owner/lender policy will not exceed \$100.00. Insured Closing Protection Letter per lender policy is \$50.00.

Delaware

First \$100,000	\$4.62
\$100,001-\$1,000,000	\$3.96
\$1,000,001-\$5,000,000	\$3.30

Simultaneous issue of Lenders' Policy (DE) is \$25.00.
Title insurance commitment fee per owner/lender policy will not exceed \$100.00. Lender required endorsements are approx. \$150.00. Insured Closing Protection Letter per lender policy is \$75.00.

Pennsylvania

First \$30,000	\$550.00
\$30,001-\$45,000	\$7.15
\$45,001-\$100,000	\$6.05
\$100,001-\$500,000	\$5.50
\$500,001-\$1,000,000	\$4.40
\$1,000,001-\$2,000,000	\$3.30

Lender required endorsements (PA) approx. \$200.00.
Insured Closing Protection Letter per lender policy is \$75.00.

North Carolina

First \$250,000	\$2.46
\$250,001-\$500,000	\$1.92
\$500,001-\$2,000,000	\$1.26
\$2,000,001-\$7,000,000	\$0.96

Simultaneous issue of Lender's Policy (NC) is \$25.00.
Insured Closing Letter is an additional 10% if lenders' policy is issued. Premium for issuance of commitment is \$15.00. Lender required endorsements are approx. \$20.00 each.

New Jersey

First \$100,000	\$6.00
\$100,001-\$500,000	\$4.74
\$500,001-\$2,000,000	\$3.18

Simultaneous issue of Lender's Policy (NJ) is \$25.00.
Lender required endorsements are approx. \$25.00 each.
Miscellaneous charges are approx. \$125.00. Out of pocket costs are approx. \$170.00. Title Search / Exam Fee is \$100.00.
Closing Service Letter per lender policy is \$75.00.

INSURANCE CHARGES

LONG & FOSTER INSURANCE AGENCY, INC. is an insurance agency representing many different insurers. The only cost is the insurance policy coverage chosen by you.

Homeowners Insurance premium: \$300-\$1,600+ per year

Flood insurance is not included in the estimate above, but may be available for an additional premium.

HOME WARRANTY DISCLOSURE

Long & Foster has a business relationship with HMS National, Inc. and 2-10 Home Buyers Warranty. Through these relationships, Long & Foster Insurance Agency, Inc. may derive a financial and/or other benefit.

Home Warranty cost: \$300-\$450

ACKNOWLEDGMENT

I/we have read this disclosure form, and understand that Long & Foster Real Estate, Inc. is referring me/us to purchase the above-described settlement service(s) and may receive a financial or other benefit as the result of this referral.

_____/ Signature / _____/ Date / _____/ Signature / _____/ Date

