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RESPA AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE STATEMENT

(To be presented to Buyers and Sellers and signed upon commencing relationship with Coldwell Banker Preferred, but in no event later than referral of Buyers to the Coldwell Banker Preferred Affiliated Companies)

Buyer (s):
Subject Property: to be determined
Seller(s):
Subject Property:
Date:

Pursuant to the Real Estate Settlement & Procedures Act and the regulations adopted pursuant to that statute, Coldwell Banker Preferred hereby makes the following disclosures:

In order to facilitate your transaction, Coldwell Banker Preferred has established certain affiliated or related companies or business relationships in the area of mortgage lending, title insurance and homeowner’s warranty protection (the “*Affiliated Companies*”). You are **NOT** required to use the listed providers as a condition for settlement of your loan or repurchase, sale or refinancing 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.**

Set forth below are the Affiliated Companies, a brief description of the services provided and the estimated charge or range of charges for the settlement service listed:

A. Title Insurance and Settlement Services:

American Liberty Abstract, LP

American Liberty Abstract, LP is a full service title, settlement and title insurance agency representing buyers, sellers and borrowers in connection with the purchase, sale or refinancing of real estate. Coldwell Banker Preferred has a business relationship with American Liberty Abstract, LP. The nature of that relationship is that some or all of the shareholders of Coldwell Banker Preferred are shareholders of Philadelphia Preferred Real Estate, Inc. Philadelphia Preferred Real Estate, Inc. is a limited partner of American Liberty Abstract, LP, owning a majority of the partnership interests in American Liberty Abstract, LP. Therefore, the shareholders of Coldwell Banker Preferred may receive a financial or other benefit based on this relationship with American Liberty Abstract, LP.

Land Services USA, Inc.

Land Services USA, Inc. is a full service title, settlement and title insurance agency representing buyers, sellers and borrowers in connection with the purchase, sale or refinancing of real estate. Coldwell Banker Preferred has a business relationship with Land Services USA, Inc. The nature of that relationship is that Coldwell Banker Preferred and Land Services USA, Inc. are parties to a Consulting and Marketing Agreement and that by virtue of this relationship, Coldwell Banker Preferred may receive a financial or other benefit.





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American Liberty Abstract, LP's and Land Services USA Inc.'s estimated charges or range of charges for arranging and providing the services set forth below include:

<u>Service</u>	<u>Amount or Range</u>	
Title Insurance Services, Abstract or Title Search	\$ _____	\$ _____
	Basic	Reissue
Title Examination		
Title Insurance Binder		
Title Insurance	(Amount varies with price of housing and Cost of Underwriter's product)	
Closing Service Letter	\$35	
Title Insurance Endorsements	\$50 - \$250	
Notary Fees	\$30 - \$50*	
Recording Costs	\$75 - \$350*	
Incoming/Outgoing Wire Fees	\$20 per wire*	
Overnight Delivery	\$15.50 - \$20*	
Email Delivery of Lender Documents	\$15 - \$50 (if applicable)	

***These fees may apply to both Buyer and Seller**

B. Financing Services / Mortgage Broker- PHH Preferred Mortgage, LLC

PHH Preferred Mortgage, LLC is a full service mortgage brokerage company. Coldwell Banker Preferred has a business relationship with PHH Preferred Mortgage, LLC. The nature of that relationship is that Coldwell Banker Preferred is a member of PHH Preferred Mortgage, LLC and therefore has a financial interest in the performance of PHH Preferred Mortgage, LLC.

Depending upon the type of mortgage sought, the interest rate, and the points to be paid, the following is an estimate of possible charges, depending upon the mortgage program selected:

Application fees	\$500
Credit Report	\$45 - \$55
Loan discount points	0% to 2% of the Loan Amount
Loan origination fee	0% to 1% of the Loan Amount
Appraisal	\$435 - \$500
Document review	\$75 - \$100
Tax service fee	\$98 - \$110
Flood insurance search	\$19.50 - \$30

The loan discount fee may fluctuate on a daily basis based on market demand and the type of loan selected and approved. If you desire additional information, please consult with a PHH Preferred Mortgage, LLC representative.

Certain charges will be imposed by your lender and paid to non-affiliated service providers. Such charges will vary according to the circumstances of your loan, the value of the property and other factors. Such charges will be disclosed and explained to you by PHH Preferred Mortgage, LLC.



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A lender is allowed to require the use of an attorney, credit reporting agency or real estate appraiser chosen to represent the lender’s interest.

C. Homeowners’ Warranty Plan- First American Home Buyers Protection Corp.

You may protect what may be your biggest investment with the purchase of a home warranty service contract. Home warranty contracts vary slightly in cost and type of coverage offered. Coldwell Banker Preferred acts as agent for First American Home Buyers Protection Corp. The First American Home Buyers Protection Plan **starts at \$399.00 before optional coverage (with a \$55.00 deductible)** and is to be paid at closing. The fee includes the full amount of fees due and payable to First American Home Buyers Protection Corp. for Plan administration and provision of services as well as reimbursement to Coldwell Banker Preferred based on an estimate of the expenses incurred in promoting, selling, processing and advertising the Plan. Buyer acknowledges that Buyer has read and received the First American Home Buyers Protection Plan information, and Buyer hereby acknowledges receipt of the home warranty brochure.

D. Homeowner’s insurance.

Your mortgage company will require that you purchase a homeowner’s policy. Homeowner’s insurance covers the structure and contents of your home. Cost varies according to the value of the property and contents covered. Coldwell Banker Preferred has a business relationship with several insurance companies who pay a fee to Coldwell Banker Preferred to cover the administrative costs of maintaining that relationship. Coldwell Banker Preferred has no ownership interest in any insurance company.

E. Professional Movers.

You may require the services of a professional moving company. Costs will vary according to the weight of your household goods and the distance you are moving. Coldwell Banker Preferred has a business relationship with several moving companies who pay a fee to Coldwell Banker Preferred to cover the administrative costs of the relationship. Coldwell Banker Preferred has no ownership interest in any moving company.

ACKNOWLEDGMENT

I/we have read this disclosure statement and understand that Coldwell Banker Preferred has referred me/us to purchase the above-described settlement services and may receive a financial or other benefit as a result of this referral.

Buyer Date

Buyer Date

As the Seller of a property listed with Coldwell Banker Preferred, I acknowledge by my signature below, that I have received and reviewed this RESPA Affiliated Business Arrangement Disclosure Statement.

Seller Date

Seller Date