

AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE STATEMENT

Borrower(s):

Date:
Loan Number:

Lender: **Prosperity Home Mortgage, LLC**
NMLS#: **75164**

Loan Originator:
NMLSR#:

This is to give you notice that **Prosperity Home Mortgage, LLC ("Prosperity")**, 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.

Prosperity 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 Prosperity to any of the following companies may provide Prosperity, its affiliates and/or its employees with a financial or other benefit.

SECTION A: Settlement of Your Loan and / or Title Insurance	
RGS Title LLC (VA, MD, DC, WV) (100%)	Sage Title Group, LLC (VA, MD, DC, DE, WV) (100%)
RGS Title LLC d/b/a RGS Property Closing Services (PA) (100%)	Sage Title Group, LLC d/b/a Infinity Title Agency (NJ) (100%)
Sage Title Group, LLC d/b/a Sage Premier Settlements (PA, NJ, DE, MD) (100%)	Sage Title Group, LLC d/b/a Mid-States Title of Southwest Virginia (VA) (100%)
Sage Title Group, LLC d/b/a Infinity Settlements Agency (PA, NJ) (100%)	Sage Title Group, LLC d/b/a Guaranty Title (NC) (100%)
Bon Air/Long & Foster Title Agency LLC (VA) (50%)	Premier Service Abstract, LLC (NJ) (100%)
Trident Land Transfer Company LP (PA, DE) (100%)	Trident Land Transfer Company (NJ), LLC (NJ) (49%)
Attorneys Title Holdings, Inc. (NC, SC) (100%)	Edina Realty Title, Inc. d/b/a HomeServices Title, Inc. (IN) (100%)
Fort Dearborn Land Title Company, LLC (MI) (100%)	Columbia Title of Florida, Inc. (FL) (100%)
Gibraltar Title Services, LLC (FL) (100%)	Right Choice Title Company, LLC (GA) (50%)
Township Title Services, LLC (GA) (50%)	Chancellor Title Services, Inc. (MD) (100%)
Kansas City Title, Inc. (KS, MO) (100%)	TitleSouth, LLC (AL) (100%)
Florida Title and Guarantee Agency (FL) (100%)	Edina Realty Title, Inc. (MN) (100%)
Priority Title Corporation (WI) (100%)	Wisconsin River Title Consultants LLC (WI) (50%)
Preferred Title, LLC (WI) (50%)	Schmitt Title, LLC (WI) (31.58%)
Ekum Title LLC (35%)	Lafayette Land Title Services LLC (WI) (35%)
Southeastern Title, LLC (WI) (50%)	Land Title and Closing Services, L.L.C. (WI) (78.57)
Wood County Title, LLC (WI) (40%)	Northwoods Title & Closing Services, LLC (WI) (30%)
County Land & Title, LLC (WI) (20%)	
SECTION B: Property /Hazard Insurance/Flood	
Long & Foster Insurance Agency, Inc. (100%)	Trident Insurance Agency Company LP (100%)
H N Insurance Services, LLC (50%)	Homesale Insurance Services, LLC (51%)
HomeServices Insurance Northeast, LLC (50%)	HomeServices Insurance, Inc. (100%)
HomeServices of Kentucky Insurance, LLC d/b/a HomeServices Kentuckiana Insurance (50%)	Huff Realty Insurance, LLC (50%)
HomeServices Insurance, Inc. d/b/a ReeceNichols Insurance (100%)	HomeServices Insurance, Inc. d/b/a InsuranceSouth (100%)
SECTION C: Mortgage Services	
Trident Mortgage Company LP (100%)	HomeServices Lending, LLC (100%)
Silvermine Ventures LLC d/b/a Thoroughbred Mortgage (100%)	Vanderbilt Mortgage and Finance, Inc., d/b/a Silverton Mortgage (100%)**



SECTION D: Real Estate Services	
Long & Foster Real Estate, Inc. (100%) d/b/a Long & Foster Real Estate, Virginia Properties, Evers & Company Real Estate, Northrop Realty, Urban Pace, and Fonville Morisey Realty	Fox & Roach LP d/b/a Berkshire Hathaway HomeServices Fox & Roach, REALTORS® (100%)
Preferred Carolinas Realty, Inc. d/b/a Berkshire Hathaway HomeServices Carolina Realty, York Simpson Underwood Realty, Yost & Little Realty, and Pinehurst Realty Group (100%)	SCS Realty Investment Group, LLC d/b/a Gloria Nilson & Co. Real Estate (100%)
First Weber, Inc. (100%)	HomeServices of Kentucky, Inc. d/b/a Semonin REALTORS®, Rector-Hayden REALTORS®, and WR REALTORS® (100%)
HomeServices of Illinois, LLC d/b/a Berkshire Hathaway HomeServices KoenigRubloff Realty Group (100%)	HN Real Estate Group, LLC & HN Real Estate Group, NC, Inc. d/b/a Harry Norman REALTORS® (100%)
Houlihan Lawrence, Inc. (100%)	HSGA Real Estate Group, LLC d/b/a Berkshire Hathaway HomeServices Georgia Properties (100%)
Esslinger-Wooten-Maxwell, Inc. d/b/a EWM Realty International (100%)	Florida Network LLC d/b/a Berkshire Hathaway HomeServices Florida Network Realty (100%)
Huff-Drees Realty, Inc. d/b/a HUFF Realty (100%)	Edina Realty, Inc. (100%)
Reece & Nichols Realtors, Inc. d/b/a ReeceNichols (100%)	JRHBW Realty, Inc. d/b/a RealtySouth (100%)
BHH KC Real Estate, LLC d/b/a Berkshire Hathaway HomeServices Kansas City Realty (100%)	First Weber, Inc. & First Weber Illinois, LLC d/b/a First Weber, REALTORS® (100%)

**Prosperity Home Mortgage, LLC operates under the tradename FM Lending Services in parts of North Carolina and Edina Realty Mortgage in Minnesota and parts of Wisconsin.*

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

Prosperity also has business relationships with the following title insurance companies: Tradition Title, LLC, Provident Title & Escrow, Apex Title AND real estate companies: PPR Realty, Inc. d/b/a Berkshire Hathaway Preferred Realty, The AgentOwned Realty Company, Realty Center of Chattanooga, Inc. d/b/a Berkshire Hathaway HomeServices Realty Center C21 Town & Country and Encore Sotheby's International Realty.

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 & Exam Fees	\$0-\$2,000 Fees vary depending on transaction type and state
Providers listed in Section B above	Title Charges	See Title Insurance Chart below
	Homeowner's Insurance Flood Insurance Required to be paid in advance	\$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-\$1,945 (or 1% of loan amount plus up to \$1,151)
	Appraisal	\$300-\$1,102 (may exceed for complex appraisal)
	Credit Report	\$9.75-\$200
	Tax Service & Flood Certification Fees	\$0-\$110
Providers listed in Section D above	Real Estate Brokerage Services	3%-10% of sales price plus up to \$1,200



TITLE INSURANCE FOR AFFILIATES
ESTIMATE OF RANGE OF CHARGES GENERALLY MADE BY PROVIDER

STATE	SALES PRICE	PREMIUM FOR AFFILIATES
AL	Lender's Policy Owner's Policy	\$1.00-3.50 per \$1,000 of coverage, depending on type and total amount (minimum \$175); or \$75-\$125 if issued simultaneously with Owner's Policy \$1.00-\$3.50 per \$1,000 of coverage, based on type and total amount (minimum \$175)
DE	First \$100,000 \$100,001 - \$1,000,000 \$1,000,001-\$5,000,000	\$4.60 per \$1,000 of coverage add \$3.90 per \$1,000 of coverage add \$3.25 per \$1,000 of coverage Enhanced policy is 120% of above rates. Simultaneous issue of Lenders' Policy (DE) is \$25.00. Lender required endorsements are \$50 each. Closing Protection Letter (CPL) per Lender Policy is \$125.
DC	First \$250,000 \$250,001 - \$500,000 \$500,001 - \$1,000,000 \$1,000,001-\$5,000,000	\$6.84 per \$1,000 of coverage add \$6.12 per \$1,000 of coverage add \$5.40 per \$1,000 of coverage add \$4.68 per \$1,000 of coverage Simultaneous issue of Lenders' Policy (DC) is \$150. Closing Protection Letter (CPL) per Lender Policy is \$50.
FL	First \$100,000 \$101,000-\$1,000,000 \$1,000,000-\$5,000,000 \$5,000,000-10,000,000 \$10,000,000	\$5.75 per \$1,000 of coverage add \$5.00 per \$1,000 of coverage add \$2.50 per \$1,000 of coverage add \$2.25 per \$1,000 of coverage add \$2.00 per \$1,000 of coverage Lender's Policy \$250-450 if issued simultaneously with Owner's Policy. Endorsements \$50-100 each; FL Form 9: 10% of combined fees for Lender & Owner Policy or 10% of Lender's Policy if no Owner Policy.
GA		\$2.50-\$5.10 per \$1,000 of coverage based on type and total amount (minimum \$200); \$200 if issued simultaneously with Owner's policy provided loan amount is lower than the sales price
IN	Lender's Policy Owner's Policy	\$1.30-\$3.35 per \$1,000 of coverage based on type and total amount (minimum \$100); \$100-150 if issued simultaneously with Owner's policy \$2.00-\$4.40 per \$1,000 of coverage based on type and total amount (minimum \$100) Endorsements are \$30 each. CPL per Lender Policy \$35; \$25 for Buyer.
KS	Lender's Policy Owner's Policy	\$1.00-7.00 per \$1,000 of coverage, based on type and total amount (minimum \$75); or \$275 if issued simultaneously with Owner's Policy \$1.00-\$8.50 per \$1,000 of coverage, based on type and total amount (minimum \$150)
MD	First \$250,000 \$250,001 - \$500,000 \$500,001 - \$1,000,000 \$1,000,001- \$2,000,000	\$5.75 per \$1,000 of coverage add \$4.90 per \$1,000 of coverage add \$4.20 per \$1,000 of coverage add \$3.30 per \$1,000 of coverage Simultaneous issue of Lenders' Policy (MD) is \$150.
MI	Lender's Policy Owner's Policy	\$175 plus \$1.25-\$3.15 per \$1,000 of basic coverage based on type and total amount. \$250 plus \$2.10-\$5.25 per \$1,000 of basic coverage based on type and total amount. Extended coverage available at additional cost.
MN	Lender's Policy Owner's Policy	\$100 if simultaneously issued with Owner's Policy; if not, \$3.00 - \$1.50 per \$1,000 of sales price \$3.58 - \$1.93 per \$1,000 of sales price. ARM/Balloon endorsements are \$50 - \$125 (applies to conventional, FHA and DVA Arms and all balloon loans)
MO	Lender's Policy Owner's Policy	\$1.00-7.00 per \$1,000 of coverage, based on type and total amount (minimum \$75); or \$275 if issued simultaneously with Owner's Policy \$1.00-\$8.50 per \$1,000 of coverage, based on type and total amount (minimum \$150)
NJ	First \$100,000	\$5.25 per \$1,000 of coverage



	\$100,001 - \$500,000 \$500,001 - \$2,000,000	add \$4.25 per \$1,000 of coverage add \$2.75 per \$1,000 of coverage Enhanced policy is 120% of above rates. Simultaneous issue of Lenders' Policy (NJ) is \$25.00 Lender required endorsements are \$25 each. Closing Service Letter per Lender Policy is \$75.
NC	First \$250,000 \$250,001 - \$500,000 \$500,001 - \$2,000,000 \$2,000,001 - \$7,000,000	\$2.51 per \$1,000 of coverage add \$1.96 per \$1,000 of coverage add \$1.28 per \$1,000 of coverage add \$0.98 per \$1,000 of coverage Enhanced policy 120% of above rates. Simultaneous issue of Lenders' Policy is \$26. Closing Protection Letter is additional 10% if lenders' policy issued. Premium for issuance of commitment is \$15. Lender required endorsements are \$20 each.
PA	First \$30,000 \$30,001 - \$45,000 \$45,001 - \$100,000 \$100,001 - \$500,000 \$500,001 - \$1,000,000 \$1,000,001-\$2,000,000	\$569.00 flat fee add \$7.41 per \$1,000 of coverage add \$6.27 per \$1,000 of coverage add \$5.70 per \$1,000 of coverage add \$4.56 per \$1,000 of coverage add \$3.42 per \$1,000 of coverage Lender required endorsements (PA) range between \$50-\$500. Closing Protection Letter (CPL) per Lender Policy is \$125.
SC	Lenders Policy Owner's Policy	\$25 if issued simultaneously with Owner's Policy; or if issued separately, \$0.66-\$2.45 per \$1,000 of coverage based on type and total amount. \$0.66-\$2.45 per \$1,000 of coverage based on type and total amount
VA	First \$250,000 \$250,001 - \$500,000 \$500,001 - \$1,000,000 \$1,000,001- \$2,000,000	\$4.68 per \$1,000 of coverage add \$4.44 per \$1,000 of coverage add \$4.08 per \$1,000 of coverage add \$2.70 per \$1,000 of coverage Simultaneous issue of Lender's Policy (VA) is \$150. Closing Protection Letter (CPL) per Lender Policy is \$20.
WI	First \$15,000 \$15,000 - \$100,000 \$100,001 - \$500,000 \$500,001 - \$1,000,000 \$1,000,001- \$5,000,000	\$375 - \$425 add \$3.00 per \$1,000 of coverage add \$2.00 per \$1,000 of coverage add \$1.00 per \$1,000 of coverage add \$0.75 per \$1,000 of coverage Simultaneous issue of Lender's Policy is \$300 - \$400. Endorsements are \$0 - \$500 depending on coverages requested.
WV	First \$100,000 \$100,001 - \$500,000 \$500,001 - \$2,500,000	\$4.68 per \$1,000 of coverage add \$4.08 per \$1,000 of coverage add \$3.60 per \$1,000 of coverage Enhanced policy is 120% of basic rates. Simultaneous issue of Lender's Policy is \$100. Title insurance commitment fee per policy will not exceed \$100.

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, Prosperity Home Mortgage, LLC, will require you to use, as a condition of your loan, to represent our interests in the transaction

PROVIDER	SERVICE	RANGE OF COSTS
CoreLogic Solutions, LLC	Social security, income, and other verification services	\$49.00 - \$74.25 per borrower
Credco	Credit Reports	\$12.50 - \$111.00 per borrower
ACT Appraisal, Inc. Axios Valuation Solutions, LLC Individual licensed appraisers	Appraisals	\$400.00 - \$1,102.00 Can vary based on property and location.



ACKNOWLEDGEMENT

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

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Borrower

Date

Borrower

Date

