



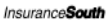




# Affiliated Business Arrangement Disclosure Statement

Thank you for selecting RealtySouth™ to assist in the purchase or sale of your home or other property. We know that you have a choice in selecting real estate professionals to guide you, and we appreciate that you chose to work with us.

RealtySouth™ and/or its parent company, HomeServices of America, Inc. have ownership interests in affiliated providers of closing, mortgage, title, home-owners insurance and home warranty. We at RealtySouth™ believe our affiliates provide superior service, value, and convenience. In this brochure we inform you of the services our affiliates provide, an estimated range of their usual charges, and that it may be in the financial interest of RealtySouth™, and / or HomeServices of America, Inc. if you choose to utilize the companies' affiliated service providers in connection with your transaction.

## Important Information about the RealtySouth™ Family of Services:

	<p>RealtySouth™ is a full-service real estate brokerage company with headquarters in Birmingham, Alabama, and is a subsidiary of HomeServices of America, Inc. RealtySouth™, through its associates, offers real estate brokerage services for buyers and sellers of real estate.</p>
	<p>TitleSouth, LLC is a title insurance agency providing title insurance and related services. TitleSouth's title rates are filed with the Alabama Department of Insurance as a policy issuing agent for the title insurance underwriters for which it serves as a title insurance policy issuing agent. TitleSouth, LLC is wholly-owned by HomeServices of America, Inc.</p>
	<p>The TitleSouth Closing Centers are an operating division of TitleSouth, and provide professional real estate closing services for a wide variety of purchase, sale, refinancing and other real estate transactions.</p>
	<p>HomeServices Lending-Alabama is the trade name of HomeServices Lending, LLC, Series A, a joint venture of HomeServices Lending and Wells Fargo Mortgage Corporation. HomeServices Lending, a wholly-owned subsidiary of HomeServices of America, Inc., owns a 49.9% interest in the joint venture.</p>
	<p>InsuranceSouth, LLC is a joint venture between the Real Estate Insurance Network, LLC and HomeServices Insurance, LLC, a wholly owned subsidiary of HomeServices of America, Inc. InsuranceSouth offers Property/Casualty, Life and Health Insurance policies and services.</p>
	<p>American Home Shield ("AHS") offers homeowners contracts that provide service and replacement warranties for home appliances and systems. AHS and RealtySouth™ have entered into a joint marketing agreement by which RealtySouth™ provides certain marketing services for AHS and is compensated for those services.</p>
	<p>RealtySouth™ will not be paid any referral fees or other compensation for referring business to our affiliates. The individual real estate agent with whom you are working is neither rewarded if you use our affiliated providers nor penalized if you choose to use other providers. Nevertheless, because of the ownership interests RealtySouth™ and HomeServices of America, Inc. have in our affiliates, such referrals may provide RealtySouth™ or HomeServices of America, Inc., with indirect financial or other benefits. Of course, you are under no obligation to use our affiliates for the services they offer. You may be able to obtain the services at lower rates by shopping with other providers, but we believe that our affiliates' charges are reasonable and are competitive with the amounts charged by others for the same services.</p> <p>With competitive, reasonable rates, coupled with the smooth and efficient manner in which the transaction will be handled, the affiliates of RealtySouth™ are in a unique position to provide you with exceptional value and service in handling your transaction. Thank you for this opportunity to inform you of our affiliated providers of closing services. We appreciate your taking the time to read this brochure.</p>

## Acknowledgment of Receipt of Disclosure

I/ We have received the Affiliated Business Arrangement Disclosure Statement of RealtySouth™ and understand that RealtySouth™, or its agents, may refer me/ us to the closing service providers named in the Disclosure Statement, and that RealtySouth™ may receive a financial or other benefit as a result of referral.

SELLER:

BUYER:

\_\_\_\_\_

\_\_\_\_\_

Signature

Date

Signature

Date

Entity	HUD-1 Description/Line Designation	Estimate or Range of Charges Generally Made
<b>RealtySouth™</b>	Sales/Broker's Commission (700 Series)	\$299 plus a percentage of the sales price (the percentage portion of the commission is normally paid by the seller) typically ranging from 5% - 7% <sup>1</sup>
<b>TitleSouth™</b>	Title Insurance Premium and related services (Lines 1102 – 1104 and 1108 – 1110)	From \$3.50 per \$1,000 of Title Insurance Coverage (minimum \$175 premium) to \$1.00 per \$1,000 of Title Insurance Premium, depending on the amount of coverage, plus \$75 where a lender's policy is issued simultaneously with an owners' policy, plus non-regulated title search and examination charges ranging from \$50 to \$100 per transaction (minimum file charge - \$225).
<b>TitleSouth™ CLOSING CENTER</b>	Settlement or Closing Fee (Line 1101)	\$350 - \$1000 plus expenses incurred <sup>2</sup>
<b>HomeServices Lending™ <small>An Affiliate of Wells Fargo Home Mortgage</small></b>	Loan Origination Fee (800 Section for all items) Discount Points Processing Fee Underwriter Fee Tax Service Fee Flood Certification Fee Credit Report Appraisal	0% - 2% of the Loan Amount 0% - 4% of the Loan Amount \$0.00 - \$500 \$200.00 - \$400 \$70 - \$100 \$15 - \$30 \$14 - \$100 \$300 - \$700 <sup>3</sup>
<b>InsuranceSouth</b>	Hazard/Homeowner's Insurance (Line 903)	\$200 - \$2,000 premiums, depending on the product and associated risk assessments (e.g. age of home, credit score, past claims of the insured, etc.)
<b>AHS AMERICAN HOME SHIELD™</b>	Home Warrant Contracts (Section 1300)	\$459 - \$1,000, depending on the size of the property and optional coverage's selected; most policies cost between \$459 and \$529, and provide coverage for one year from the date of closing.

<sup>1</sup> Commission rates are negotiable between the buyer and buyer's broker and the seller and the seller's broker and are not "fixed" or "established" by the Birmingham Association of Realtors or by any other organization or entity.

<sup>2</sup> Complex transactions may incur additional charges.

<sup>3</sup> Depending on the size, age and nature of the property and other factors. Certain appraisals may incur additional charges.

