

## AFFILIATED BUSINESS DISCLOSURE

### **HOME REAL ESTATE, FIVE STAR MORTGAGE, MODERN INSURANCE, REAL ESTATE ETC., ENTITLED, LLC AND DENVER TITLE ALLIANCE, SUNPOWER SOLAR.**

This AFFILIATED BUSINESS DISCLOSURE is to give you notice that HOME REAL ESTATE, FIVE STAR MORTGAGE, MODERN INSURANCE INSURANCE, ENTITLED, AND DENVER TITLE ALLIANCE AND SUNPOWER SOLAR all have an affiliated business arrangement.

The owner of Home Real Estate owns a majority portion of Five Star Mortgage, LLC, Modern Insurance, LLC, Entitled and Real Estate Etc. and a minority share in Denver Title Alliances and actively sells Sunpower Solra. They receive financial benefit from each of these entities. Additionally, because of this relationship, any referrals may provide the individual companies with financial and other benefits. These companies do share contact information within the agreements, but they do not share private information without the previous consent and do not share it outside the affiliation.

You are **NOT** required to use the listed provider(s) as a condition of the purchase, sale, or refinance or other services. Each company can be used individually or concurrently. There are frequently other settlements and other services providers available with similar services. You are free to shop around to determine that you are receiving the best services and rates for these services.

ACKNOWLEDGMENT I/we have read this disclosure form, and understand that one of the above companies is referring the Buyer and/or other parties to the contract to purchase the above-described real estate, mortgage service(s), insurance service(s) and credit services and may receive a financial or other benefit as a result of this referral.

### **LOAN PROVIDER SERVICE CHARGE OR RANGE OF CHARGES**

Loan Origination Fee - 0 to 2.5% of loan amount

Application Fee - 0 to \$500.

Loan Discount Fee/Points - 0 to 3% of loan amount\*

Loan Processing or Administration Fees \$0-1000

Loan Underwriting Fees \$0-1500

\*The loan discount fee/points are affected by the interest rate on your loan and may be higher if your interest rate is below market. In addition, the lender may require that you pay for the services of an attorney, credit reporting agency, or real estate appraiser chosen by the lender to represent the lender's interest.

**PROVIDER SETTLEMENT SERVICE CHARGE OR RANGE OF CHARGES**

Canyon Title Company, LLC Closing and Escrow Fee \$300 - \$1,030

Denver Title Alliance, LLC Lender's Title Premium Fee \$75 - \$5,861

Denver Title Alliance, LLC Endorsement Fee \$75 - \$500

Denver Title Alliance, LLC Closing Protection Letter\* \$0-\$55 dependent on jurisdiction

Denver Title Alliance, LLC Loan Policy Generally, \$1.40 to \$6.00 per \$1,000 of liability

dependent on transaction size and jurisdiction and subject to minimum premiums, endorsement fees, and discount rates applicable to certain transaction types and sizes

Denver Title Alliance, LLC Owner's Policy Generally, \$1.00 to \$6.00 per \$1,000 of liability dependent on transaction size and jurisdiction and subject to minimum premiums, endorsement fees, and discount rates applicable to certain transaction types

Signature \_\_\_\_\_

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