

AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE STATEMENT

To: _____ **Date:** _____
(Client / consumer's name)

From: Paradigm REG South Suburban, LLC d/b/a Keller Williams Select Realty
Applicable Property or Matter: _____ or to be determined.

This is to give you notice that Paradigm REG South Suburban LLC doing business as Keller Williams Select Realty (Referred to as “Keller Williams”) have business and ownership relationships with settlement service providers set forth below. Because of these relationships, referrals to these or recommendation of these entities may provide a financial or other benefit to the referring party.

Mortgage Services: **Keller Home Loans, LLC**, and Keller Williams have a business relationship. Certain officers, directors, and owners of Keller Williams Realty, Inc. (KWRI), our franchisor, and certain officers, agents, directors, and owners of Keller Williams have or may have an indirect ownership interest or be employees of Keller Home Loans. Because of this relationship, this referral may provide KWRI and Keller Williams, and/or their officers, directors, agents, employees, or owners of KWRI and/or Keller Williams with a financial or other benefit.

You are NOT required to use any of the listed providers as a condition for purchase, sale, or refinance of the subject property. There are other settlement service providers available with similar services. You are strongly encouraged to shop around to determine that you are receiving the best service and rates for these services.

Set forth below are the estimated charges or range of charges for the settlement services listed. Charges for services provided by the listed providers are anticipated to typically fall within the range of fees identified below for the types of services identified, although you are encouraged to contact the provider directly to inquire about specific fees or details that may be unique to your transaction. For any service not listed the fees are typically determined on a case-by-case basis and may vary in each transaction as negotiated with the client.

Service Provider	Settlement Service	Estimated Charges or Range of Charges
Keller Home Loans <i>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.</i>	Loan Origination Charge	0.00% to 4.00%
	Loan Discount fee/points	0.00% to 4.00%
	Underwriting Fee	\$0.00 to \$900.00
	Processing fee	\$0.00 to \$500.00
	Application Fee	\$0.00 to \$500.00

Purpose for this disclosure: Federal law known as the Real Estate Settlement Procedures Act (or “RESPA”) requires that when referrals are made between or among affiliated businesses, the referring party must provide you with a disclosure that identifies you have a right to shop around for other providers, that you are not required to use a provider to whom we refer you, and that other providers might offer better rates or services.

Set forth below are the estimated charges or range of charges for the settlement services listed.

Charges for services provided by Title Fusion LLC. are typically within the range identified below for the types of services identified. For any service not listed, the fees are typically determined on a case-by-case basis, and may vary in each transaction as negotiated with the client.

Description of services performed	Settlement Service
Closing Fee Title Evidence (Title search, title exam, plat drawings, name/assessment searches)	\$125-\$595 \$525-\$800
Mortgage/Lender Policy of Title Insurance (Buyer)	Premium of no more than \$3.25 per \$1,000 of mortgage amount
Owner’s Policy of Title Insurance (Buyer/Seller)	Premium of no more than \$3.00 per \$1,000 of sales price
Mortgage/Lender Policy of Title Insurance for Refinance Loan Policies	Premium of no more than \$2.00 per \$1,000 of mortgage amount *Fees may be higher if using a standard ALTA Homeowners Policy

ACKNOWLEDGEMENT: I/we have read this disclosure form and understand that Keller Williams and the service providers listed may be referring me/us to purchase the above-described settlement services and may receive a financial or other benefit as the result of these referrals.

I/we understand that I/we have the right to select our own providers for these services, and that Keller Williams and its agents strongly encourage me/us to shop for the best service and rates for these services.

Sign: _____ **Date:** _____

Print Name: _____

Sign: _____ **Date:** _____

Print Name: _____

