



AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE STATEMENT
NOTICE

To: _____ Property: _____

From: Home Wise Realty Group, Inc., Agent _____ Date: _____

In connection with the purchase or sale of a property, it is usually necessary for arrangement of financing and a settlement closing agent to handle the closing and issue title insurance. We are pleased to recommend United First Mortgage USA, Inc., Centurion Title Group, Inc., and Realty International USA, Inc.

This is to give you notice that Home Wise Realty Group, Inc. (HWRG) has a business relationship with Centurion Title Group, Inc. (CTG); United First Mortgage USA, Inc. (UFM); and Realty International USA, Inc. (RIUSA). Jon Feshan owns 100% of UFM, HWRG and RIUSA and owns 33.33% of CTG. Because of these relationships, this referral may provide Jon Feshan with a financial or other benefit.

You are NOT required to use the listed provider(s) as a condition for purchase or refinance 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 estimated charges or range of charges by HWRG, UFM, CTG, and RIUSA for the following settlement services:

- CTG: Title insurance and closing services: Up to 1.25% of the property purchase price subject to the services selected by you. The State of Florida has established minimum rates to be charged.
- UFM: 0% to 4% of the mortgage loan amount, which will vary based on the lender, loan product, interest rate, loan points, and amount of purchase price financed as selected by the borrower. The estimated cost of an appraisal is \$400-\$550 based on type and a credit report is \$20-100 or actual charges per person based on type, UFM searches for rates and terms from several different lenders to try to ensure the very best value.
- HWRG and RIUSA If any fees do incur, they are collected in addition to the commission rate from the buyer and/or seller at closing to process, store & maintain records of the Real Estate transaction for five years, as required by law. The estimated fee is \$295-\$495 based on the type of transaction.

You are not required to use United First Mortgage USA, Inc., Centurion Title Group, Inc. and Realty International USA, Inc. as a condition for settlement of a loan or purchase of the subject property. The minimum rate for title insurance is set by state regulation in Florida. You may be, able to get these services at a lower rate by shopping with other providers. A lender is allowed to require the use of an attorney, credit reporting agency, or real estate appraiser to represent the lender's interest.

Jon Feshan, whom owns 100% of HWRG, UFM and RIUSA and owns 33.33% of CTG, may or does receive financial compensation if those organizations services are used in this or any transaction.

ACKNOWLEDGEMENT

I/we have read this disclosure form, and understand that HWRG is referring me/us to use one or more of the above described settlement services from the entities described herein, and may receive a financial or other benefit as a result of this referral.

Signature: _____ Date: _____

Printed Name: _____

Signature: _____ Date: _____

Printed Name: _____