

AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE STATEMENT

Names:

Date:

Property: **10662 ALBION RD, NORTH ROYALTON, OH 44133**

Company: **HOWARD HANNA**

This is to give you notice that the above Company, has a business relationship with some or all of the settlement service providers listed below. The nature of the relationship is that: 1) Hanna Holdings, Inc., the parent company of the above Company, directly or indirectly owns a portion or all of each business listed below; or 2) certain officers of the Company and Hanna Holdings hold an ownership interest in the settlement service provider, as noted below. The percentage of common ownership interest for each company, and the state(s) where each company does business, are indicated in the table below. Because of these relationships, this referral may provide the Company, or certain of its officers, with a financial or other benefit.

Furthermore, this is to give you notice that **BOBBIE BUREY, BUREY TEAM**[name of referring agent] owns less than a 3% indirect interest in ETS. Because of this financial relationship, a referral to ETS may provide Agent a financial or other benefit.

Set forth below on p. 3 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. **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.**

SECTION A: Loan Settlement / Title Insurance / Escrow	
Barristers Land Abstract Company (100%) (PA, MI)	Barristers of Ohio, LLC dba: Erie Title (41.38%) (OH)
Heritage Title LTD. dba: Barristers of Virginia (100%) (VA, NC)	Cardinal Title Center LLC (10.84%) (NC)
CST Holdco Abstract, LLC. dba Coach Title Insurance Agency (60%) (NY)	Hudson United Title Services LLC (65%) (NY, NJ)
Master Title Agency, LLC (60%) (NC)	Millennium Title Agency, Ltd. (45.9%) (OH)
Metropolis Title Services, LLC. (65%) (NY, NJ)	Erie Commercial Title Services LLC (44.10%) Erie Commercial Title Premier, LLC (24.50%)
ST Associates Title Agency AKA: St Associates (6.28%) (OH)	ETI Title Services LLC. (49.90%) (OH, TN)
Erie Title Select, LLC. (24.82%) (OH)	First Ohio Title Insurance Agency LTD AKA: First Ohio Title (12.54%) (OH)
Title Services LP (25%) (IN)	

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SECTION B: Property /Hazard / Flood Insurance	
Howard Hanna Insurance Services, Inc. (100%) (PA, AZ, FL, IN, MD, MI, NC, NJ, NY, OH, VA, WV)	Howard Hanna Insurance Services, Inc. of Ohio DBA Howard Hanna Insurance Services, Inc. (100%) (OH)
Howard Hanna Michigan Insurance Services, Inc. dba Howard Hanna Insurance Services (100%) (MI)	Howard Hanna Virginia Insurance Services, Inc. dba Howard Hanna Insurance Services (100%) (VA)
Howard Hanna North Carolina Insurance Services, Inc. dba Howard Hanna Insurance Services (100%) (NC)	Howard Hanna New York Insurance Services, Inc. dba Howard Hanna Insurance Services (100%) (NY)
Hudson United Insurance Services LLC. (65%) (NY, NJ, CT))	Hudson United Insurance Services, LLC dba Howard Hanna Insurance Agency (65%) (NY, NJ, CT)
Allen Tate Insurance Services of South Carolina, LLC dba Howard Hanna Insurance Services (60%) SC	Allen Tate Insurance Services, LLC dba Howard Hanna Insurance Services (60%) (NC, SC)
SECTION C: Mortgage Services	
Howard Hanna Financial Services, Inc. (100%) (PA, OH, MI, NC, SC, IN, FL, WV)	1 st Priority Mortgage, Inc. (100%) (NY, CT, NJ, PA, FL)
Towne Mortgage, LLC (80%) (VA, NC)	
SECTION D: Real Estate Brokerage Services	
Howard Hanna Company dba Howard Hanna Real Estate Services (100%) (PA)	Smythe, Cramer Co. dba Howard Hanna Real Estate Services (100%) (OH)
The Edward Surovell Company dba Howard Hanna Real Estate Services (100%) (MI)	William E. Wood and Associates, Inc. dba Howard Hanna Real Estate Services (100%) (VA, NC)
Howard Hanna Rochester, Inc dba Howard Hanna Real Estate Services (100%) (NY)	Howard Hanna Capital Inc. dba Howard Hanna Real Estate Services (100%) (NY)
Howard Hanna CNY Inc. dba Howard Hanna Real Estate Services (100%) (NY)	Howard Hanna S. Tier Inc. dba Howard Hanna Real Estate Services (100%) (NY)
Howard Hanna WNY Inc. dba Howard Hanna Real Estate Services (100%) (NY)	Hanna Commercial, LLC. (90%) (OH)
Langholz Wilson Ellis, Inc. d/b/a Hanna Langholz Wilson Ellis (100%) (PA, WV)	HER LLC. dba Howard Hanna Real Estate Services (38%) (OH)
Allen Tate Real Estate, LLC dba: Howard Hanna Allen Tate Real Estate (60%) (NC, SC)	BSI, LLC. (60%) (NC, SC)
RWSP Realty, LLC. (65%) (NY, NJ, CT)	Beverly Hanks & Associates, LLC dba: Howard Hanna Beverly-Hanks Real Estate (60%) (NC, SC)
F.C. Tucker LLC. (60%) (IN)	Real Estate Referral Network of the Carolinas LLC. (60%) (NC, SC)
Coach Holdco, LLC. (60%) (NY)	Western North Carolina Referral Services, LLC. (60%) (NC, SC)
Rand Referrals, LLC. (65%) (NY, CT, NJ)	USA Referrals Inc. (100%) (NY)
William E Wood, Inc (100%) (VA, NC)	Hanna Relocation Associates, Inc. (100%) (PA, OH, MI)
Tucker Referrals LLC (60%) (IN)	Referrals Inc. (100%) (OH)

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SECTION E: Other Service Providers	
Gamma Appraisal Services (0%) *	Great Lakes Field Services, LLC (49%) (OH & PA)
Homegard LLC. (93.61%) (OH) (Home Warranty)	Blum & Associates, LLC (0%) ** (Law Firm) (OH)

* Hanna Holdings has no ownership interest Gamma Appraisal Services, but, an officer of the Company and Hanna Holdings has a 100% ownership interest in this entity.

** Hanna Holdings has no ownership interest in Blum & Associates, LLC, but F. Duffy Hanna, an officer of some of the providers listed herein (which is also owned by Hanna Holdings, Inc.) and Monica Russell, General Counsel of Barristers of Ohio, LLC dba: Erie Title, have a business relationship with Blum & Associates, LLC (B&A), which is a law firm. F. Duffy Hanna owns 60% of B&A and Monica Russell owns 10% of B&A. Because of this financial relationship, a referral to B&A may provide F. Duffy Hanna and Monica Russell a financial or other benefit.

PROVIDER	SETTLEMENT SERVICE Items payable in connection with the loan	ESTIMATED RANGE OF CHARGES
Providers listed in <u>Section A</u> above	Settlement Fees, including Document Preparation, Title Search, Abstract, Exam, Escrow Fees, Endorsements, Municipal Fees and other Closing Fees Title Insurance Charges	\$175-\$2,000 Fees vary depending on transaction type and state See Title Insurance Chart below
Providers listed in <u>Section B</u> above	Property/Hazard Insurance	\$575-\$15,000 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 Company required.
Providers listed in <u>Section C</u> above	Loan Origination Fee Discount Points Commitment Fee Broker Fee (if applicable) Loan Administration/ Application Fee Advance Equity fee Processing Fee Document Prep Fee Underwriting Fee	0-1.5% of loan amount 0-6% of loan amount 0-1% of loan amount 0-2.75% of loan amount \$875 to \$2200 \$500 to \$1000 \$425 to \$750 \$325 to \$550 \$0 to \$1800
Providers listed in <u>Section D</u> above	Real Estate Brokerage Services	0%-10% of sales price
Providers listed in <u>Section E</u> above	Appraisal Fees Survey Costs Home Warranty Costs Attorney's Legal Documents	\$500 - \$2100 (may exceed for complex appraisal) \$160 - \$1000 \$400-\$900 \$125 - \$500

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

State	Sales Price	Premiums
CT	Lender's Policy Owner's Policy	Range: \$129.00 to \$5,894.00 for loans between \$25,000 to \$2,000,000 Lender's Policy \$22.00 to \$1900.00 if issued simultaneously with Owner's Policy Range: \$129.00 to \$6,429.00 for purchases between \$25,000 to \$2,000,000
FL	Lender's Policy Owner's Policy	Range: \$143.75 to \$7,575.00 for loans between \$25,000 to \$2,000,000 Lender's Policy \$25 if issued simultaneously with Owner's Policy. Range: \$143.75 to \$7575.00 for purchases between \$25,000 to \$2,000,000
IN	Lender's Policy Owner's Policy	Range: \$237.00 to \$2739.00 for loans between \$25,000 to \$1,000,000 Lender's Policy \$120 if issued simultaneously with Owner's Policy. Range: \$237.00 to \$2739.00 for purchases between \$25,000 to \$1,000,000
MI	Lender's Policy Owner's Policy	Range: \$345.80 to \$4,033.80 for loans between \$25,000 to \$2,000,000 Range: \$458.50 to \$6,896.00 for purchases between \$25,000 to \$2,000,000 Extended coverage available at additional cost.
NC	Lender's Policy Owner's Policy	Range: \$69.50 to \$3,261.00 for loans between \$25,000 to \$2,000,000 Lender's Policy \$28.50 if issued simultaneous with Owner's Policy Range: \$69.50 to \$3,261.00 for purchases between \$25,000 to \$2,000,000 Extended coverage available at additional cost.
NJ	Lender's Policy Owner's Policy	Range: \$200 to \$6,350.00 for loans between \$25,000 to \$2,000,000 Lender's Policy is \$25.00 if issued simultaneous with Owner's Policy Range: \$200.00 to \$6,350.00 for purchases between \$25,000 to \$2,000,000
NY	Lender's Policy Owner's Policy	Range: \$284.00 to \$13,515.00 for loans between \$25,000 to \$5,000,000 Lender's Policy is between \$85.20 to \$4054.50 if simultaneous with Owners Policy Range: \$288.00 to \$16,248.00 for purchases between \$25,000 to \$5,000,000
OH	Lender's Policy Owner's Policy	Range: \$150.00 to \$5,725.00 for loans between \$25,000 to \$2,000,000 Lender's Policy is \$150.00 if issued simultaneous with Owner's Policy Range: \$225.00 to \$7,175.00 for purchases between \$25,000 to \$2,000,000

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PA	Lender's Policy – non sale Owner's Policy - sale	Range: \$512.00 to \$8,100.25 for loans between \$25,000 to \$2,000,000 Range: \$569.00 to \$9005.00 for loans between \$25,000 to \$2,000,000 Extended coverage available at additional cost.
SC	Lender's Policy Owner's Policy	Range: \$100.00 to \$3,870.00 for loans between \$25,000 to \$2,000,000 Lender's Policy is \$100.00 if issued simultaneous with Owner's Policy Range: \$100.00 to \$3,870.00 for purchases between \$25,000 to \$2,000,000
VA	Lender's Policy Owner's Policy	Range: \$250.00 to \$4,865.00 for loans between \$25,000 to \$2,000,000 Lender's Policy Range: \$250.00 to \$6,462.50 for purchases between \$25,000 to \$2,000,000
WV	Lender's Policy Owner's Policy	Range: \$250.00 to \$3,450.00 for loans between \$25,000 to \$2,000,000 Lender's Policy is \$150.00 if issued simultaneous with Owner's Policy Range: \$200.00 to \$4,750.00 for purchases between \$25,000 to \$2,000,000

Set forth below is the estimated charge or range of charges for the settlement services of an attorney that we, the Company may require in certain circumstances as a condition of your loan to represent our interests in the transaction.

PROVIDER	SERVICE	RANGE OF COSTS
Blum & Associates Co., LPA* (OH) (MI)	Deed Preparation Fee Memorandum of Trust Prep Fee Attorney Opinion Letter for Trust Review	Up to \$125.00 Up to \$250.00 Up to \$250.00

** Hanna Holdings has no ownership interest in Blum & Associates, LLC, but F. Duffy Hanna, an officer of some of the providers listed herein (which is also owned by Hanna Holdings, Inc.) and Monica Russell, General Counsel of Barristers of Ohio, LLC dba: Erie Title, have a business relationship with Blum & Associates, LLC (B&A), which is a law firm. F. Duffy Hanna owns 60% of B&A and Monica Russell owns 10% of B&A. Because of this financial relationship, a referral to B&A may provide F. Duffy Hanna and Monica Russell a financial or other benefit.*

ACKNOWLEDGEMENT

I/we have read this disclosure and understand that *the Company* is referring me/us to purchase the above-described settlement service(s) and it, or certain of its officers, may receive a financial or other benefit as a result of this referral.


 Name **ROSI LOTZ** Date **7/23/20**

 Name

 Date

AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE

To: _____

From: Bobbie Burey

PROPERTY ADDRESS: 10662 ALBION RD. N. ROYALTON, OH 44133 _____

Date: _____

This is to give you notice that Bobbie Burey has a business relationship with Venture Land Title Agency, LLC. Bobbie Burey is an equity owner of Venture Land Title Investors IV, LLC. Venture Land Title Investors IV, LLC owns 49% of Venture Land Title Agency, LLC. Because of this relationship, this referral may provide her a financial benefit.

In addition, Venture Title Holdings, LLC owns 51% of Venture Land Title Agency, LLC. The owners of Ohio Real Title Agency, LLC and Title Professionals Group, LTD have ownership in Venture Title Holdings, LLC. Ohio Real Title Agency, LLC and Title Professionals Group, LTD will provide settlement services in conjunction with the services performed by Venture Land Title Agency, LLC. Because of the relationship between Ohio Real Title Agency, LLC and Title Professionals Group, LTD and Venture Land Title Agency, LLC, this referral may provide Ohio Real Title Agency, LLC or Title Professionals Group, LTD a financial or other benefit as well.

Set forth below is the estimated charge or range of charges for the settlement services listed. You are NOT required to use Venture Land Title Agency, LLC as a condition of purchase, sale 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.

Venture Land Title Agency, LLC's range of charges:

Title insurance premium	As filed with the State of Ohio
Title examination fee	\$295.00 to \$425.00
Title Commitment fee	\$100.00

I/We have read this disclosure form and understand that Bobbie Burey is referring me/us to purchase the above described settlement services from Venture Land Title Agency, LLC.

In the event the Lender involved in this transaction does not act as settlement or closing agent, then the closing will be handled by Ohio Real Title Agency, LLC or Title Professionals Group, LTD.

Buyer/Borrower Date



Seller Date

Buyer/Borrower Date

Seller Date