Better Homes and Gardens REAL ESTATE | THE MASIELLO GROUP

AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE STATEMENT

Name:

From: Better Homes and Gardens Real Estate The Masiello Group

Thank you for contacting Better Homes and Gardens Real Estate The Masiello Group (hereinafter Broker), in connection with the purchase or sale of a home or other property. This is to give you notice that Broker has a 45% percent interest in Great East Title Services (a title insurance agent) and a 100% interest in Masiello Insurance, DBA Great East Insurance Company (a homeowner's insurance company), by an Associate of Broker, and a 100% interest in Great East/Global Home Warranty (a home warranty company). Because of these relationships, the referral of business to these companies may provide Broker a financial or other benefit.

We have set forth below the full range of services that these companies provide, along with an estimate of the range of charges generally made for these services. You are NOT required to use the listed companies as a condition of the purchase or sale of your 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.

COMPANIES	HUD-1 DESCRIPTION / LINE DESIGNATION	ESTIMATE RANGE OF CHARGES GENERALLY MADE BY PROVIDER
Great East Insurance Company Great East Insurance Company provides homeowners insurance.	Hazard Insurance Premium (903)	Home Owner's Policy premium range from $400.00 to $3,000.00 depending on property size and replacement costs
Great East Title Services Great East Title Services provides title, closing and title insurance services to buyers and borrowers.	Purchase of owner's title policies (1108-1110) Purchase of lender's title policies (1108-1110) Settlement or Closing Fee (purchase) Settlement or Closing Fee (cash closings*) Title Search, Examination, Binder	$3.30 per thousand dollars based on purchase price or appraised value, whichever is higher $2.70 per thousand dollars of loan amount, plus $50 survey affidavit, plus $25 per endorsement $440.00 $245.00 $255.00 * Owner's policy required.
Great East / Global Home Warranty	1300 Series, "Additional Settlement Charges"	$400.00 - $1,250.00 depending on policy choices and property type

Acknowledgement of Receipt of Disclosure

I/We have received the Affiliated Business Arrangement Disclosure Statement from Broker and understand that Broker may refer me/us to the settlement service providers listed in this Statement. Broker, its employees or its affiliate(s) may receive a financial or other benefit as the result of that referral.

_____ _____

Consumer Date Consumer Date