



AFFILIATED BUSINESS ARRANGEMENTS DISCLOSURE

PROPERTY ADDRESS: 1711 McClellan Road Xenia OH 45385

This is to give you notice that KELLER WILLIAMS PINNACLE GROUP REAL ESTATE, hereinafter referred to as "Broker" has a relationship with VanDyk Mortgage Corporation, and Hometown Title Agency in that it is, or its owners have a marketing relationship or other business interest. Because of this relationship, this referral may provide Broker a financial benefit.

VanDyk Mortgage Corporation

This mortgage bank is a provider of first and second mortgage loans and related services. These charges by this company will vary depending upon the nature of business. Variables include: home value terms, and services required, property location and age, and usual market conditions. Any discount points will be shown in the 300 section of the HUD-1 settlement statement. You will receive a Good-Faith Disclosure Statement around the time you apply for your loan which will set forth your anticipated loan and closing fees.

Hometown Title Agency

This company provides title Insurance and closing services which insure the Lender, or the Owner, if the Owner Purchases an Owner's Policy against loss as a result of title defects. Most lenders will require a lender's title Insurance Policy and will require you to pay the premium. If you purchase an Owner's Title Insurance Policy, the Lender's title Insurance policy is provided for a small additional charge. You should discuss Title Insurance issues with your real estate Agent and/or your attorney or title Agent. Title insurance premiums are registered in the State of Ohio.

Hometown Title Agency provides excellent service with competitive rates. Their standard fees include:

Settlement Fee - \$200	Title Exam - \$150	Binder - \$75
Lenders Title Insurance* (minimum \$125)	\$25,000 - \$150,000 =	\$4.00 per thousand
	\$150,001 - \$250,000 =	\$3.25 per thousand
	\$250,001 - \$500,000 +	\$2.50 per thousand
	\$500,001 - Maximum=	\$2.25 per thousand
Endorsements:	EPA-\$75 ARM-\$75 Comprehensive - \$150	
Short form Survey Endorsement \$50		
Sellers overnight fee for payoffs= \$30	Buyer overnight and wire fees= included	
Deed/Power of Attorney - \$90	+ recording of documents	

You are not required to use VanDyk Mortgage Corp. or Hometown Title Agency as a condition of purchase, sale or refinance of the subject property. There are frequently other lenders and settlement service providers available with similar services. You are free to inquire with other providers to determine that you are receiving the best services at competitive rates.

I/we have read this disclosure form and understand that referring me/us to VanDyk Mortgage Corp. and Hometown Title Agency may result in a financial benefit to Broker as the result of these referrals.

<p><small>Signed by:</small></p> <div style="border: 1px solid black; padding: 2px;"> </div> <p><small>Seller</small> <small>Date</small></p> <p><small>E250C6A4029242C...</small></p>	<div style="border: 1px solid black; height: 20px; width: 100%;"></div> <p><small>Buyer</small> <small>Date</small></p>
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<div style="border: 1px solid black; height: 20px; width: 100%;"></div> <p><small>Seller</small> <small>Date</small></p>	<div style="border: 1px solid black; height: 20px; width: 100%;"></div> <p><small>Buyer</small> <small>Date</small></p>
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