To: Robert S Mowers, as Trustee of the Robert S. Mowers Living Trust dated Nov.15,20

# CRYE-LEIKE, REALTORS®

## Affiliated Business Arrangement Disclosure Statement

(Print Customer's(s') Name (s))

This disclosure is to give you notice that Crye-Leike has a business relationship with other businesses whom you may decide to use in a real estate transaction.
Crye-Leike is in the business of assisting owners, buyers and tenants with real estate transactions and other real estate related business. Crye-Leike, Inc., Crye-Leike of Nashville, Inc., Crye-Leike of Mississippi, Inc., Adaro Realty, Inc., Crye-Leike Property Management, Inc., Crye-Leike South Inc., Crye-Leike Realty, Inc., Crye-Leike of Arkansas, Inc., Crye-Leike Commercial, Inc., and Crye-Leike Franchises, Inc. and Focus Relocation, Inc. have common ownership and these are collectively herein known as "Crye-Leike".
In addition to the foregoing, there is common ownership in the following <u>providers</u> of real estate related businesses: Realty Title and Escrow Company, Inc., Crye-Leike Insurance Agency, Inc., Crye-Leike Home Services, Inc. Realty Title and Escrow Services, Inc., (also d/b/a Prime Title), Realty Title and Escrow Services of Alabama, Inc. The owner of Crye-Leike owns a 51% interest in Community Holding Corp., which owns Community Mortgage Corp., which also does business as Crump Mortgage. <u>Because of these relationships, your choice to use any of these services may provide a financial or other benefit to the owner.</u>
Crye-Leike Inc. has an ownership interest (8.21%) in Reliance Relocation Services, Inc., d/b/a Leading Real Estate Companies of the World TM.
Crye-Leike sells advertising to home warranty companies and mortgage lending companies and is compensated for advertising expenses, and services performed for the following <a href="mailto:providers">providers</a> : Community Mortgage, Crump Mortgage, American Home Shield, First American Warranty, and Choice Warranty. Some managers/employees may receive compensation for referrals to Community Mortgage/Crump Mortgage, Realty Title and Prime Title. Crye-Leike and/or associates may receive compensation for services performed when selling a home warranty or the products or services of Crye-Leike Home Services, Inc vendors. The decision to purchase a home warranty or not is yours and yours alone.
Each of these <u>providers</u> shall be called "Affiliates" <sup>1</sup>
Set forth below is the estimated charge or range of charges for the settlement services listed. You are NOT required to use the listed <a href="mailto:provider(s">provider(s</a> ) as a condition for purchase, sale, or leasing of real estate. 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.
Customers should always verify current charges with the applicable company.
Estimated charge or range of charges for mortgage loans
Community Mortgage, Crump Mortgage
Loan Fees 0-3% of loan amount
Other charges that are not attributable to the lender will appear on your Closing Disclosure for buyers or other reconciliation statements for sellers. A lender is allowed to require the use of an attorney, credit reporting agency, or real estate appraiser chosen to represent the lender's interest.
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#### Estimated charge or range of charges made by Crye-Leike Insurance Agency:

Homeowners/Hazard Insurance Rates from \$100.00 to \$1,600.00 per year. The rate will be determined by the coverage chosen by you. Crye-Leike Insurance represents many different insurers. Discounts are available for combined auto/home and home security systems depending on coverage chosen. Coverage can include replacement cost on home and replacement cost on contents.

Estimated charge or range of charges made by Realty Title & Escrow Company, Inc., Realty Title and Escrow Services, Inc., (also d/b/a Prime Title) and Realty Title and Escrow Services of Alabama

Which party pays for which services is most often a matter of agreement between the parties (buyer and seller, borrower and lender) and can vary by location of property. You should check with your real estate professional to ascertain which of the charges below, if any, you may be responsible for paying.

<u>Title Insurance, Search and Opinion Fees</u> – sometimes combined together as a single (all-inclusive) charge but can be charged separately. Rates vary with underwriting insurance company, type of coverage, endorsements and location of property to be insured.

Sample charges for a property with a purchase price of \$200,000 and a loan amount of \$160,000.

Knox, Hamilton

Davidson, Williamson, and

Rutherford County, TN \$1390 (Title Insurance-Search All inclusive) Title Services \$550

Shelby County, TN \$850 Closing Fee; Search \$200, Title Insurance \$895
All other TN counties \$911 (Risk Rate-Title Search not included) Search Fee \$300

North Mississippi Counties \$700 Title Services; \$175 Search; \$875 Title Insurance

Central Arkansas \$ 595 Closing Fee; \$ 150 Search fee; \$605 Owner's Policy Title Insurance
Northwest Arkansas \$ 380 Closing Fee; \$275 Search fee; \$605 Owner's Policy Title Insurance

State of Georgia \$850 (Risk Rate- Title Search not included) Search Fee \$300; Title Services \$550

Alabama \$ 750 (Closing Fee); Search fee \$195; Title Policy \$750

There may be an additional Simultaneous issue charge for additional mortgagee or owners' policy - \$35.00 to \$200.00

The title insurance premium paid will be shared between the owners of Realty Title and Escrow Co., Realty Title Escrow Services, Inc., also DBA Prime Title, Realty Title Escrow Services of Alabama, Inc. and the title insurance underwriter.

Title Services - vary depending on type of loan, type of property, price of property and can range from \$150 - \$750 for all parties.

### **Estimated Cost of Home Protection Plan on Resale Homes**

Basic/Core Coverage for a single family home varies from \$465 to \$695 and may depend on the state in which the property is located and the amount of deductible or Trade fee.

Additional charges for large homes and optional coverage such as for pool, spas, etc. are available for quote. A deductible (trade fee) applies.

#### Acknowledgement

I/We acknowledge that we have read this disclosure form and understand that Crye-Leike or affiliated licensees/sales associate may refer me/us to purchase the above described settlement services or vendors and may receive financial or other benefit as a result of this referral. Buyer(s)/Seller(s) also acknowledges that an affiliate may contact him/her by phone, mail, fax, text, or email regarding additional products and services and he or she is not required to use any of the provider(s) or any other service provider referred by Crye-Leike, its brokers, sales associates, employees, or any representative as a condition for settlement of a loan on the subject property or for the purchase, sale, lease, or refinance of the subject property. Buyer(s)/Seller(s) further acknowledge that any information or written material provided by Crye-Leike, its brokers, sales associates, employees, or any representative regarding a service provider, or the referral of a specific service provider by Crye-Leike, its brokers, sales associate, employees, or any representative is for informational purposes and provided only as a convenience.

\*Crye-Leike and some of the affiliated businesses are real estate brokerage companies. Although there is common ownership, the services offered and charges at Crye-Leike and the other real estate brokerage companies are different. No one should consider themselves as doing by beiness with an affiliated company simply because the companies have shared ownership.

Robert S Mowers, as Trustee of the Robert S. Mowers Living Trust dated

Sales Associate Miley Barcus, Candace Anger Date

Suyer/Seller Robert 5 Howers, as Trustee of the Robert S. Howard 1975/31/2023 167:28 AM

Buver/Seller

Date

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