

AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE STATEMENT

To: **Online Deposit Customer**

From: Berkshire Hathaway HomeServices Kee Realty

This is to give you notice that M&Z Properties has (i) an ownership interest in Berkshire Hathaway HomeServices Kee Realty and affiliated providers of title, escrow, insurance, inspection, and home improvement services and (ii) a relationship with a provider of mortgage services. Because of these relationships, this referral may provide M&Z Properties and/or its principals a financial or other benefit.

M&Z Properties is a family owned and operated business, some of the principals of which are engaged in the real estate business. M&Z Properties owns 100% of Berkshire Hathaway HomeServices Kee Realty, 100% of Premier Title Agency LLC, 100% of Premier Escrow Service LLC DBA Kee Escrow Services, LLC, 100% of Gold Shield Services, LLC. M&Z Properties owns 100% of Premier Casualty Insurance. Premier Casualty Insurance receives referral fees from Evertree Insurance for the placement of property and casualty insurance. JW Inspections of Michigan has a marketing relationship with M&Z Properties. The two firms co-sponsor a number of client events together each year. Several of the principals of M&Z Properties are employees of, or independent contractors engaged by, Berkshire Hathaway HomeServices Kee Realty. One of the principals of M&Z Properties is married to a manager employed by Mortgage One, Inc., whose compensation may be affected as a result of the referral.

Set forth below is the estimated charge or range of charges for the settlement services listed. You are NOT required to use the listed provider as a condition for purchase or sale 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.

Provider and Settlement Service	Charge or Range of Charges
Premier Escrow Services, LLC-DBA Kee Escrow Services, LLC – Holds real estate earnest money depositPremier Title Agency, LLC – Title insurance for owner’s or lender’s coverage, escrow and settlement services.	No charge to deposit a cashier’s check or personal check. Up to \$15 per transaction to process an online deposit. Deposits not disbursed within 12 months are subject to a \$40 monthly administrative fee. If funds must be escheated to the state, a \$150 administrative fee will apply. Deposited funds may be held in interest-bearing accounts, and unless prohibited by law or otherwise agreed in writing, any interest earned will be retained by Kee Escrow Services as compensation for escrow, accounting, and administrative services.
Gold Shield Services, LLC	Warranty prices range from \$545 to \$2,000, depending on the warranty & options selected.
Mortgage One, Inc. - Provides mortgage lending services, including loan brokerage and origination and mortgage banking services.	Loan origination fees from 0% to 5% of the loan amount. In addition, the lender may select an attorney, credit reporting agency or real estate appraiser to represent its interest, for which the borrower will be required to pay.
J.W. Home Inspections of Michigan-Provides Home Inspection Services.	Inspection prices range from \$350 to \$1,500, depending on the size of the property and products selected.
Evertree Insurance/Premier Casualty Insurance-Places property, casualty and life insurance policies.	Premiums range from \$100-\$15,000 annually depending on the product and the amount of coverage

Premier Title Agency, LLC – Title insurance for owner's or lender's coverage, escrow and settlement services.	Title insurance premiums for an owner's policy typically range from \$400.00 plus between \$2.68 and \$7.50 for each \$1,000 of the price of the property, depending upon the total price of the property. Extended coverage, binders and endorsements are available at additional premiums. Title insurance premiums for a lender's policy typically range from \$325 plus between \$1.50 to \$4.50 for each \$1,000 of the amount of the loan, depending on the amount of the loan, and depending on whether the policy is issued at the same time as an owner's policy. Endorsements which may be required by the lender are available at additional premiums. The borrower typically pays for all of the lender's title insurance. Actual charges may vary according to the particular circumstances underlying the transaction, including the home value, coverage and limits chosen, as well as other requested terms, unusual market conditions, government regulation, property location and other similar factors. There are also document preparation and closing fees that range from \$295 to \$795.
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ACKNOWLEDGMENT

I/We have read this disclosure form, and understand that Berkshire Hathaway HomeServices Kee Realty is referring me/us to purchase the above-described settlement services(s) and that Berkshire Hathaway HomeServices Kee Realty and/or one of its principals may receive a financial or other benefit as the result of this referral.

