



**AFFILIATED BUSINESS DISCLOSURE**

**Keyes Mortgage and Keyes Title Services.** In connection with the purchase of this property, you may need mortgage financing, title insurance and closing services. We recommend Keyes Mortgage for mortgage financing, Keyes Title Services for title insurance and Keyes Title Services or Universal Land Title, LLC (ULT) for closing services. These companies provide professional services at competitive rates.

The Keyes Company has an indirect ownership interest in both Keyes Mortgage and Keyes Title Services through two of its subsidiaries, but it does not have an ownership interest in ULT. However ULT also has an ownership interest in Keyes Title Services. Because of these relationships, the referral of Keyes Mortgage or Keyes Title Services may provide The Keyes Company with a financial or other benefit.

You are not required to use Keyes Mortgage, Keyes Title Services or ULT companies as a condition for the purchase of the 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 RATES FOR THESE SERVICES.

Set forth below are the estimated or range of charges by Mortgage and Title Companies for the following settlement services:

|  |   |
|--|---|
| <b>KEYES MORTGAGE:</b>                                     |   |
| Mortgage Points and Origination Fees:                      | 0% to 4% of the loan amount (the amount of points will vary depending upon the interest rate selected by you) |
| Underwriting Fee:  | \$400.00  |
| Processing and Closing Fee:                                | \$395.00  |
| <b>KEYES TITLE SERVICES/<br/>UNIVERSAL LAND TITLE, LLC</b> |   |
| Owners Policy of Title Insurance                           | Promulgated rate: \$5.75 per \$1000 up to \$100,000<br>\$5.00 per \$1000 up to \$1,000,000                    |
| Mortgage Policy (Simultaneous issue)                       | Not to exceed \$400.00  |
| Endorsements (as required by lender)                       | \$35.00 up to 10% of Combined Policy Premiums   |
| Closing (per side, or as per contract)                     | Not to exceed \$600.00**  |
| Search   | Not to exceed \$250.00  |

**\*\* In the event this transaction is a "Short Sale" (Outstanding debt(s) supersede the total value of the property or exceeds the final sales price) closing fee will not exceed \$2,000.00.**

I/We have read this disclosure form and understand that The Keyes Company is referring me/us to purchase the above described title insurance and settlement services from any or all of the listed companies and may receive a financial or other benefit as the result of this referral.

Signature of Seller    Date \_\_\_\_\_

Signature of Seller    Date \_\_\_\_\_

Signature of Purchaser    Date \_\_\_\_\_

Signature of Purchaser    Date \_\_\_\_\_