Affiliated Business Disclosure Statement

Client/Customer(s): _____

Property Address: _____ Date: _____

Thank you for contacting us, your local GenStone Realty office (hereinafter Broker), in connection with the purchase, sale or lease of a home or other property. This is to give you notice that Broker has a business relationship with the companies listed in this Statement. The Broker and each company shown below is indirectly owned Fay Financial, LLC. Specifically, Fay Financial, LLC indirectly owns (a) 100% of each of Fay Servicing, LLC and Constructive Insurance, LLC, (b) 97% of each of GenStone Realty, GenStone Management, LLC, Constructive Renovations, LLC, and (c) 75% of Title Clearing & Escrow, LLC. Because of this relationship, the referral of business to these companies may provide Broker and other related parties noted herein a financial or other benefit.

In connection with providing real estate brokerage services, Broker may receive a commission or a cooperative brokerage referral commission for a referral to another real estate brokerage company (which is typical in the real estate brokerage industry).

Below are the 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 companies listed 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.

SERVICE PROVIDER	SERVICE PROVIDED	ESTIMATE OR RANGE OF CHARGES
GenStone Realty* Provides real estate services for the purchase, sale or lease of home or other property.	Broker's Commission	$295 plus up to 10% of the sales price based upon price and property type
Constructive Renovations Provides a full range of remodeling and renovation services.	Home Renovations/Remodeling	Fees range based on labor and material costs
Fay Mortgage (a d/b/a of Fay Servicing, LLC) Provides a full range of residential first mortgage loan products and services.	Loan Origination Fee	$1,245
	Loan Discount Points	From $250 to $ 9,000. Varies based on borrower's selection of interest rate
	Third Party Fees	Refer to the Loan Estimate provided to you within 3 days after application for a disclosure of third party charges required to obtain a loan, if applicable
Title, Clearing & Escrow, LLC Provides a search of public records that bring to your attention any known problems with the property's title before closing, and insurances against loss due to certain title defects.	Title Insurance Premium	$522 - $3,091
	Endorsements	$75 - $179.55
	Closing Protection Letter	$0
	Closing Fee	$700
	Notary Fee	$150
	Courier Fee	$40
	Commitment Fee	$100
	Transaction Fee	$50
	Title Exam Fee	$275
	Recording Service Fee	$10
Constructive Insurance, LLC Provides insurance agency services for homeowners, auto and other types of insurance.	Property/Hazard Insurance Premium	From $2.90 to $19.80 per $1,000 of coverage The annual premiums charged by unaffiliated third-party insurance carriers for property and hazard insurance varies depending upon a number of factors, including home replacement cost, policy terms, geographic location and various risk factors Example: Range of premiums based on a sample $200,000 loan $580 to $3960
Actual charges may vary according to the particular circumstances underlying the transaction, including the home value, coverage and limits, other requested terms and services, unusual market conditions, government regulations, property location and features, credit and other similar factors. For a free, no obligation quote, please contact the company directly. Where required by state law, current rates for title services and insurance are filed with the applicable state agencies, and, may vary from the rates shown above.		

Acknowledgement of Receipt of Disclosure

I/We have read this 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.

Signature **Date** **Signature** **Date**

* GenStone Realty includes GenStone, Inc. GenStone II, LLC, and GenStone, LLC (Protected Series A,B,D,F,G,H,I,J,K,L,M,N,O,P,Q,R,S,T,U,V,W,X,Y,Z,AA,BB)

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An Equal Housing Company Equal Housing Lender Owned and Operated by Fay Financial LLC. All rights reserved.

Residential Buyer's