

## AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE STATEMENT

Borrower(s):

Date:

Loan Number:

Lender: **Prosperity Home Mortgage, LLC**

Loan Originator:

NMLS#: **75164**

NMLSR#:

This is to give you notice that **Prosperity Home Mortgage, LLC\* ("Prosperity")**, has business relationships with the following settlement service providers. The relationships include common indirect ownership by parent HomeServices of America, Inc. and business relationships including advertising agreements and/or office leases.

*Prosperity has common indirect ownership by parent HomeServices of America, Inc. with the following entities. The percentage of indirect common ownership interest for each company is indicated. Because of these relationships, the referral of a customer (including you) by Prosperity to any of the following companies may provide Prosperity, its affiliates and/or its employees with a financial or other benefit.*

SECTION A: Loan Settlement / Title Insurance / Escrow	
Ambassador Title Services, LLC (NE) (56.6%)	Orange Coast Title Company of Northern California (CA) (25%)
Attorneys Title Holdings, Inc. (NC, SC) (100%)	Orange Coast Title Company of Southern California (CA) (<10%)
Bon Air/Long & Foster Title Agency LLC (VA) (50%)	Pickford Escrow Company, Inc. (CA) (100%)
California Title Company (CA) (63.7%)	Preferred Title, LLC (WI) (50%)
CanopyTitle, LLC (AL) (100%)	Premier Service Abstract, LLC (NJ) (49%)
Edina Realty Title, Inc. (MN) (WI) (100%)	Priority Title Corporation (WI) (100%)
Equity Title of Washington, LLC (WA) (50%)	Prosperity First Title, LLC (MN) (100%)
Equity Title, LLC (NV) (47.5%)	RGS Property Closing Services (PA) (d/b/a of RGS Title LLC) (100%)
Florida Title & Guarantee Agency (FL) (d/b/a of Watermark Realty, Inc.) (100%)	RGS Title LLC (VA, MD, DC, WV) (100%)
Fort Dearborn Title (MI) (IL) (d/b/a of Fort Dearborn Land Title Company, LLC) (100%)	Right Choice Title Company, LLC (GA) (50%)
Gibraltar Title Services, LLC (FL) (100%)	Sage Premier Settlements (PA, NJ, DE, MD) (d/b/a of Sage Title Group, LLC) (100%)
Guaranty Title (NC) (d/b/a of Sage Title Group, LLC) (100%)	Sage Title Group, LLC (VA, MD, DC, WV) (100%)
HomeServices Title, Inc. (IN) (KY) (d/b/a of Edina Realty Title, Inc.) (100%)	Schmitt Title, LLC (WI) (31.58%)
HomeServices Title (NE) (d/b/a of Capitol Title Company) (100%)	Southwest Settlement Services, LLC (d/b/a Agave Title Agency) (AZ) (100%)
HomeServices Title – Wahoo (NE) (d/b/a of Wahoo Title, LLC) (51%)	Texas Premier Title (TX) (d/b/a of HSTX Title, LLC) (100%)
HSTX Title, LLC (TX) (100%)	The Escrow Firm, Inc. (CA) (100%)
Infinity Settlements Agency (PA) (d/b/a of Sage Title Group, LLC) (100%)	Thoroughbred Title Services, LLC (NY) (100%)
Infinity Title Agency (NJ) (d/b/a of Sage Title Group, LLC) (100%)	Township Title Services, LLC (GA) (50%)
Iowa Title Company (IA) (100%)	Traditions Title Agency, LLC (OH) (49.9%)
Iowa Title Company (IA) (d/b/a of Iowa Title Linn County II, LLC) (70%)	Trident Land Transfer Company LP (PA, DE) (100%)
Kansas City Title, Inc. (KS, MO) (100%)	Trident Land Transfer Company (NJ), LLC (NJ) (49%)
Lincoln Title Company, LLC (NE) (40%)	Wisconsin River Title Consultants LLC (WI) (50%)
Long Title Agency, LLC (AZ) (55%)	Realm Title Agency (MD, DE) (51%)
Midland Title & Escrow (IA) (d/b/a Midland Escrow Services, Inc.) (100%)	

SECTION B: Property /Hazard Insurance / Flood	
Edina Realty Insurance Agency (MN) (WI) (d/b/a of HomeServices Insurance, Inc.) (100%)	Long Insurance Group (AZ) (d/b/a of HomeServices Insurance, Inc.) (100%)



H N Insurance Services, LLC (GA, NC) (50%)	
Home Team Insurance (TX) (d/b/a of HomeServices Insurance, Inc.) (100%)	PCG Agencies and PCG Insurance Agency (AZ) (CA) (FL) (MN) (WI) (d/b/a of HomeServices Insurance, Inc.) (100%)
HomeServices Insurance, Inc. (nationwide) (100%)	ReeceNichols Insurance (KS, MO) (d/b/a of HomeServices Insurance, Inc.) (100%)
HomeServices Insurance Agency (AZ) (CA) (d/b/a of HomeServices Insurance, Inc.) (100%)	Trident Insurance Agency (d/b/a of HomeServices Insurance, Inc.) (100%)
InsuranceSouth (AL) (d/b/a of HomeServices Insurance, Inc.) (100%)	Thoroughbred Insurance Agency (CT) (d/b/a of HomeServices Insurance, Inc.) (100%)
Long & Foster Insurance Agency, Inc. (100%)	HomeServices Property Management, LLC (100%)
<b>SECTION C: Natural Hazard Disclosure</b>	
Certified NHD / Certified Disclosure Reports (CA) d/b/a of Guarantee Appraisal Corporation (100%)	HomeServices NHD / HomeServices Disclosure Reports (CA) d/b/a of Guarantee Appraisal Corporation (100%)
<b>SECTION D: Mortgage Services</b>	
HomeServices Lending, LLC (IA, NE) (100%)	Silverton Mortgage (d/b/a of Vanderbilt Mortgage and Finance, Inc.) (100%)**
<b>SECTION E: Real Estate Brokerage Services</b>	
AC2015 Corporation (NV, CA, AZ) (100%)	Ebby Halliday, REALTORS® (TX) (100%) (d/b/a of Ebby Halliday Real Estate, Inc.)
AC Eagle Corporation (NV, CA, AZ) (100%)	Edina Realty (MN, WI) (100%) (d/b/a of Edina Realty, Inc.)
AC Palm Desert Corporation (NV, CA, AZ) (100%)	Evers & Company Real Estate (DC, MD, VA) (100%) (d/b/a of Long & Foster Real Estate, Inc.)
American Eagle Referral Service, LLC (NV, CA, AZ) (100%)	First Weber, REALTORS® (MI, WI) (100%) (d/b/a of First Weber, Inc. & First Weber Illinois, LLC)
Americana, LLC (NV, CA, AZ) (100%)	Fonville Morisey Realty (NC) (100%) (d/b/a of Long & Foster Real Estate, Inc.)
Americana Arizona, LLC (AZ) (100%)	Guarantee Real Estate (CA) (100%)
Americana Arizona Referrals, LLC (AZ) (100%)	Harry Norman REALTORS® (GA, NC, SC, TN) (100%) (d/b/a of HN Real Estate Group, LLC & HN Real Estate Group, NC, Inc.)
Allie Beth Allman & Associates (TX) (100%) (d/b/a of ABA Management, L.L.C.)	HOME Real Estate (NE) (100%) (d/b/a of HomeServices of Nebraska, Inc.)
Berkshire Hathaway HomeServices Ambassador Real Estate (NE, IA) (d/b/a of Ambassador Real Estate Company & ARE Iowa, LLC) (100%)	Houlihan Lawrence, Inc. (CT, NY) (100%)
Berkshire Hathaway HomeServices California Properties (CA) (d/b/a of Pickford Realty Ltd. & Pickford Real Estate, Inc.) (100%)	HUFF Realty (OH) (100%) (d/b/a of Jim Huff Realty, Inc. & Huff-Drees Realty, Inc.)
Berkshire Hathaway HomeServices Carolinas Realty (NC, SC) (d/b/a of Preferred Carolinas Realty, Inc.) (100%)	INTERO (CA) (100%) (d/b/a of Intero Real Estate Services, Inc. & Intero Nevada, LLC)
Berkshire Hathaway HomeServices Chicago (IL, IN, MI, WI) (d/b/a of HomeServices of Illinois, LLC) (100%)	Intero Nevada Referral Services, LLC (NV) (100%)
Berkshire Hathaway HomeServices EWM Realty (FL) (100%) (d/b/a of Esslinger-Wooten-Maxwell, Inc.)	Iowa Realty (IA) (100%) (d/b/a of Iowa Realty Co., Inc.)
Berkshire Hathaway HomeServices First Realty (IA) (100%) (d/b/a of First Realty, Ltd.)	Kentwood Real Estate (CO) (100%) (d/b/a of Kentwood Real Estate City Properties, LLC; Kentwood Real Estate DTC, LLC; Kentwood Real Estate Cherry Creek, LLC; Kentwood Real Estate Northern Properties, LLC)
Berkshire Hathaway HomeServices Florida Network Realty (FL) (d/b/a of Florida Network LLC) (100%)	Long & Foster Real Estate, Inc. (100%)
Berkshire Hathaway HomeServices Florida Realty (FL) (100%) (d/b/a of Watermark Realty, Inc.)	Long Realty Company (AZ) (100%) (d/b/a of Roy H. Long Realty Company, Inc.)
Berkshire Hathaway HomeServices Fox & Roach, REALTORS® (DE, MD, NJ, NY, PA) (d/b/a of Fox & Roach LP) (100%)	Northrop Realty (DC, DE, MD, NC, VA) (100%) (d/b/a of Long & Foster Real Estate, Inc.)
Berkshire Hathaway HomeServices Georgia Properties (100%) (AL, GA, TN) (d/b/a of HSGA Real Estate Group, LLC)	RealtySouth (AL) (100%) (d/b/a of JRHBW Realty, Inc.)
Berkshire Hathaway HomeServices Kansas City Realty (KS, MO) (d/b/a of BHH KC Real Estate, LLC) (100%)	Rector-Hayden REALTORS®(KY) (100%) (d/b/a of HomeServices of Kentucky, Inc.)
Berkshire Hathaway HomeServices New England Properties (CT, MA, RI) (d/b/a of CTRE, L.L.C.) (100%)	ReeceNichols (KS, MO) (100%) (d/b/a of Reece & Nichols Realtors, Inc.)



Berkshire Hathaway HomeServices New York Properties (NY) (d/b/a of CTRE, L.L.C.) (100%)	Roberts Brothers Real Estate (AL) (100%) (d/b/a of Roberts Brothers, Inc.)
Berkshire Hathaway HomeServices North Properties (MN) (WI) (d/b/a of Midwest Preferred Realty, Inc. and Lovejoy Realty, Inc.) (100%)	Semonin REALTORS® (KY, IN) (100%) (d/b/a of HomeServices of Kentucky, Inc.)
Berkshire Hathaway HomeServices Northwest Real Estate (OR) (WA) (d/b/a of HomeServices of Washington, LLC & HomeServices of Oregon, LLC) (100%)	Serls Prime Properties (d//b/a BHHS Hudson Valley Properties (NY) (100%)
Berkshire Hathaway HomeServices Pinehurst Realty Group (NC) (d/b/a of Preferred Carolinas Realty, Inc.) (100%)	Tailored Move (DC, MD, VA) (100%) (d/b/a of Long & Foster Real Estate, Inc.)
Berkshire Hathaway HomeServices Real Estate Professionals (OR) (d/b/a of Pru-One, Inc.) (100%)	Urban Pace (DC, DE, MD, PA, VA) (100%) (d/b/a of Long & Foster Real Estate, Inc.)
Berkshire Hathaway HomeServices York Simpson Underwood Realty (NC) (d/b/a of Preferred Carolinas Realty, Inc.) (100%)	Virginia Properties (VA) (100%) (d/b/a of Long & Foster Real Estate, Inc.)
Berkshire Hathaway HomeServices Yost & Little Realty (NC) (d/b/a of Preferred Carolinas Realty, Inc.) (100%)	WilliamsTrew (TX) (100%) (d/b/a of Ebby Halliday Real Estate, Inc.)
Berkshire Hathaway HomeServices Westchester Properties (NY) (d/b/a of CTRE, L.L.C.) (100%)	Woods Bros Realty (NE) (100%) (d/b/a HomeServices of Nebraska, Inc.)
Dave Perry-Miller Real Estate (TX) (100%) (d/b/a of Ebby Halliday Real Estate, Inc.)	WR REALTORS® (KY) (100%) (d/b/a of HomeServices of Kentucky, Inc.)
<b>SECTION F: Other Service Providers</b>	
HomeServices Relocation, LLC (100%)	Insight Home Inspections, LLC (MD, DC, VA) (100%)
Property Services Northeast, LLC (100%)	

*\*Prosperity Home Mortgage, LLC also operates under the following tradenames: DFW Texas Mortgage (TX), Edina Realty Mortgage (MN) (WI), FM Lending Services (NC).*

*\*\*The common indirect ownership between Prosperity Home Mortgage, LLC and Silverton Mortgage is via parent Berkshire Hathaway, Inc.*

Prosperity also has business relationships with the following title insurance companies: Tradition Title, LLC, Provident Title & Escrow, Apex Title AND real estate companies: The AgentOwned Realty Company and DFW Associates Ltd. doing business as RE/MAX DFW Associates.

**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.**

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(s) as a condition for settlement of your loan on, or purchase, sale, or refinance of, the subject property.

PROVIDER	SERVICE Items payable in connection with the loan	ESTIMATED RANGE OF CHARGES
Providers listed in <b>Section A</b> above	Settlement Fees, including Document Preparation, Title Search, Abstract, Exam and Closing Fees  Escrow Fees  Title Charges	\$0-\$4,000 Fees vary depending on transaction type and state  Fees vary are based on purchase price; availability of service varies by provider and location  See Title Insurance Chart below
Providers listed in <b>Section B</b> above	Homeowner's Insurance	\$150-\$10,000 plus per year; charges may vary based on coverage requested and other factors including multi-unit properties. Flood Insurance is not included in this estimate but may be available for an additional fee and may be lender required.
Providers listed in <b>Section C</b> above	Natural Hazard Disclosure	\$69 - \$108 per property
Providers listed in <b>Section D</b> above	Mortgage Origination & Application Fees  Appraisal  Third Party Fees (credit report, flood cert)	\$0-\$1,945 (or 1% to 2.75% of loan amount plus up to \$1,151)  \$300-\$1,102 (may exceed for complex appraisal)  \$0 - \$310
Providers listed in <b>Section E</b> above	Real Estate Brokerage Services	3%-10% of sales price plus up to \$1,200
Providers listed in <b>Section F</b> above	Real Estate Relocation Services	Fees paid by real estate broker



**TITLE INSURANCE FOR AFFILIATES**

ESTIMATE OF RANGE OF CHARGES GENERALLY MADE BY PROVIDER

STATE	SALES PRICE	PREMIUM FOR AFFILIATES
AL	Lender's Policy  Owner's Policy	\$1.00-3.50 per \$1,000 of coverage, depending on type and total amount (minimum \$175); or \$75-\$125 if issued simultaneously with Owner's Policy \$1.00-\$3.50 per \$1,000 of coverage, based on type and total amount (minimum \$175)
AZ	Lender's Policy  Owner's Policy	\$1.93 - \$18.00 per \$1,000 of coverage, based on type and total amount (minimum \$592)  \$1.61 - \$15.00 per \$1,000 of coverage, based on type and total amount (minimum \$493)
CA	Lender's Policy  Owner's Policy	38% of the Owner's policy amount plus \$100 for concurrent loan coverage up to \$400K. Coverage on loans \$400,001 - \$1.6M is provided at 55% of the Owner's Basic Rate; and coverage on loans \$1.6M and above is provided at 50% of Owner's Basic Rate.  \$420 base fee for coverage up to \$70K plus \$11-16 dollars per \$5K in coverage thereafter up to \$1M and \$5 per \$5K in coverage between \$1M and \$2M.
DE	First \$100,000 \$100,001 - \$1,000,000 \$1,000,001-\$5,000,000	\$4.60 per \$1,000 of coverage add \$3.90 per \$1,000 of coverage add \$3.25 per \$1,000 of coverage Enhanced policy is 120% of above rates. Simultaneous issue of Lenders' Policy (DE) is \$25.00. Lender required endorsements are \$50 each. Closing Protection Letter (CPL) per Lender Policy is \$125.
DC	First \$250,000 \$250,001 - \$500,000 \$500,001 - \$1,000,000 \$1,000,001-\$5,000,000	\$6.84 per \$1,000 of coverage add \$6.12 per \$1,000 of coverage add \$5.40 per \$1,000 of coverage add \$4.68 per \$1,000 of coverage Simultaneous issue of Lenders' Policy (DC) is \$150. Closing Protection Letter (CPL) per Lender Policy is \$50.
FL	First \$100,000 \$101,000-\$1,000,000 \$1,000,000-\$5,000,000 \$5,000,000-10,000,000 \$10,000,000	\$5.75 per \$1,000 of coverage add \$5.00 per \$1,000 of coverage add \$2.50 per \$1,000 of coverage add \$2.25 per \$1,000 of coverage add \$2.00 per \$1,000 of coverage Lender's Policy \$250-450 if issued simultaneously with Owner's Policy. Endorsements \$50-100 each; FL Form 9: 10% of combined fees for Lender & Owner Policy or 10% of Lender's Policy if no Owner Policy.
GA		\$2.50-\$5.10 per \$1,000 of coverage based on type and total amount (minimum \$200); \$200 if issued simultaneously with Owner's policy provided loan amount is lower than the sales price
IA		Settlement Fees only
IL	Lender's Policy  Owner's Policy	\$500 for each mortgage plus \$125 for protection between issuance of the title commitment and closing. Endorsements are \$175 each; chain of title is \$250; Predatory Lending Certification (if required) is \$50. \$1,500 for policies \$100K and under, plus \$20 for each additional \$10K or less of coverage up to \$500K. \$2,345 for policies \$500,001 to \$510K, plus \$20 for each additional \$10K or less of coverage up to \$1M. For policies over \$1M, \$3,325 plus \$2 for each additional \$1K of coverage over \$1M. A \$125 commitment update fee is charged on all owner's policies.
IN	Lender's Policy  Owner's Policy	\$1.30-\$3.35 per \$1,000 of coverage based on type and total amount (minimum \$100); \$100-150 if issued simultaneously with Owner's policy  \$2.00-\$4.40 per \$1,000 of coverage based on type and total amount (minimum \$100) Endorsements are \$30 each. CPL per Lender Policy \$35; \$25 for Buyer.
KS	Lender's Policy  Owner's Policy	\$1.00-7.00 per \$1,000 of coverage, based on type and total amount (minimum \$75); or \$275 if issued simultaneously with Owner's Policy \$1.00-\$8.50 per \$1,000 of coverage, based on type and total amount (minimum \$150)



KY	Lender's Policy Owner's Policy	\$1.50 - \$3.35 per \$1,000 of coverage, based on type and total amount (minimum \$100); or \$100 - \$150 if issued simultaneously with Owner's Policy \$2.00 - \$4.40 per \$1,000 of coverage, based on type and total amount (minimum \$100)
MD	First \$250,000 \$250,001 - \$500,000 \$500,001 - \$1,000,000 \$1,000,001- \$2,000,000	\$5.75 per \$1,000 of coverage add \$4.90 per \$1,000 of coverage add \$4.20 per \$1,000 of coverage add \$3.30 per \$1,000 of coverage Simultaneous issue of Lenders' Policy (MD) is \$150.
MI	Lender's Policy Owner's Policy	\$175 plus \$1.25-\$3.15 per \$1,000 of basic coverage based on type and total amount.  \$250 plus \$2.10-\$5.25 per \$1,000 of basic coverage based on type and total amount.  Extended coverage available at additional cost.
MN	Lender's Policy Owner's Policy	\$100 if simultaneously issued with Owner's Policy; if not, \$3.00 - \$1.50 per \$1,000 of sales price \$3.58 - \$1.93 per \$1,000 of sales price. ARM/Balloon endorsements are \$50 - \$125 (applies to conventional, FHA and DVA Arms and all balloon loans)
MO	Lender's Policy Owner's Policy	\$1.00-7.00 per \$1,000 of coverage, based on type and total amount (minimum \$75); or \$275 if issued simultaneously with Owner's Policy \$1.00-\$8.50 per \$1,000 of coverage, based on type and total amount (minimum \$150)
NC	First \$250,000 \$250,001 - \$500,000 \$500,001 - \$2,000,000 \$2,000,001 - \$7,000,000	\$2.51 per \$1,000 of coverage add \$1.96 per \$1,000 of coverage add \$1.28 per \$1,000 of coverage add \$0.98 per \$1,000 of coverage Enhanced policy 120% of above rates. Simultaneous issue of Lenders' Policy is \$26. Closing Protection Letter is additional 10% if lenders' policy issued. Premium for issuance of commitment is \$15. Lender required endorsements are \$20 each.
NE	Lender's Policy Owner's Policy	\$0.90 - \$4.25 per \$1,000 of coverage, based on type and total amount (minimum \$100); or \$75 - \$125 if issued simultaneously with Owner's Policy \$0.90 - \$4.25 per \$1,000 of coverage, based on type and total amount (minimum \$100)
NJ	First \$100,000 \$100,001 - \$500,000 \$500,001 - \$2,000,000	\$5.25 per \$1,000 of coverage add \$4.25 per \$1,000 of coverage add \$2.75 per \$1,000 of coverage Enhanced policy is 120% of above rates. Simultaneous issue of Lenders' Policy (NJ) is \$25.00 Lender required endorsements are \$25 each. Closing Service Letter per Lender Policy is \$75.
NY	Lender's Policy Owner's Policy	\$310 - \$15,965 for loans between \$35,000 and \$5M; For loans over \$5M add \$2.08 - \$2.71 per \$1,000. Simultaneous issuance of a lender's policy in an amount less than or equal to the owner's policy is calculated at 30% of that rate.  \$342 - \$19,148 for purchases between \$35,000 and \$5M; For purchases over \$5M add \$2.48 - \$3.25 per \$1,000
OH	Lender's Policy Owner's Policy	\$2.00 - \$4.00 per \$1,000 of coverage, depending on type and total amount (minimum \$125); or \$100-\$150 if issued simultaneously with Owner's Policy \$2.25 - \$5.75 per \$1,000 of coverage, depending on type and total amount (minimum \$175)
PA	First \$30,000 \$30,001 - \$45,000 \$45,001 - \$100,000 \$100,001 - \$500,000 \$500,001 - \$1,000,000 \$1,000,001-\$2,000,000	\$569.00 flat fee add \$7.41 per \$1,000 of coverage add \$6.27 per \$1,000 of coverage add \$5.70 per \$1,000 of coverage add \$4.56 per \$1,000 of coverage add \$3.42 per \$1,000 of coverage Lender required endorsements (PA) range between \$50-\$500. Closing Protection Letter (CPL) per Lender Policy is \$125.



SC	Lenders Policy	\$25 if issued simultaneously with Owner's Policy; or if issued separately, \$0.66-\$2.45 per \$1,000 of coverage based on type and total amount.
	Owner's Policy	\$0.66-\$2.45 per \$1,000 of coverage based on type and total amount
TX	Lenders Policy	\$100 if issued simultaneously with owner's policy; otherwise, rates are calculated in the same manner as the owner's policy.
	Owner's Policy	\$238-\$875 for policy values of \$100,000 and under; \$875-\$1,983 for policy values of \$100,001 to \$300,000; \$1,983-\$3,091 for policy values of \$300,001 to \$500,000; \$3,091-\$4,199 for policy values of \$500,001-\$700,000; \$4,199-\$5,861 for policy values of \$700,001 to \$1,000,000. For policy values over \$1,000,000, ask your agent for an estimate.
VA	First \$250,000 \$250,001 - \$500,000 \$500,001 - \$1,000,000 \$1,000,001- \$2,000,000	\$4.68 per \$1,000 of coverage add \$4.44 per \$1,000 of coverage add \$4.08 per \$1,000 of coverage add \$2.70 per \$1,000 of coverage Simultaneous issue of Lender's Policy (VA) is \$150. Closing Protection Letter (CPL) per Lender Policy is \$20.
WA	Lenders Policy	\$301 base fee up to \$60,000 of Title Insurance coverage. Thereafter, an additional \$13 - \$22 per \$20,000 of Title Insurance Coverage up to \$1.5M, with fee adjustments over \$1.5M based on liability.
	Owner's Policy	\$667 base fee up to \$160,000 of Title Insurance coverage. Thereafter, an additional \$2 - \$34 per \$20,000 of Title Insurance Coverage up to \$1.5M, with fee adjustments over \$1.5M based on liability.
WI	First \$15,000 \$15,000 - \$100,000 \$100,001 - \$500,000 \$500,001 - \$1,000,000 \$1,000,001- \$5,000,000	\$375 - \$425 add \$3.00 per \$1,000 of coverage add \$2.00 per \$1,000 of coverage add \$1.00 per \$1,000 of coverage add \$0.75 per \$1,000 of coverage Simultaneous issue of Lender's Policy is \$300 - \$400. Endorsements are \$0 - \$500 depending on coverages requested.
WV	First \$100,000 \$100,001 - \$500,000 \$500,001 - \$2,500,000	\$4.68 per \$1,000 of coverage add \$4.08 per \$1,000 of coverage add \$3.60 per \$1,000 of coverage Enhanced policy is 120% of basic rates. Simultaneous issue of Lender's Policy is \$100. Title insurance commitment fee per policy will not exceed \$100.

Set forth below is the estimated charge or range of charges for the settlement services of a credit reporting agency or real estate appraiser that we, Prosperity Home Mortgage, LLC, will require you to use, as a condition of your loan, to represent our interests in the transaction

PROVIDER	SERVICE	RANGE OF COSTS
CoreLogic Solutions, LLC	Social security, income, and other verification services	\$49.00 - \$74.25 per borrower
Credco	Credit Reports	\$12.50 - \$111.00 per borrower
ACT Appraisal, Inc. Axios Valuation Solutions, LLC Individual licensed appraisers	Appraisals	\$400.00 - \$1,102.00 Can vary based on property and location.



**ACKNOWLEDGEMENT**

I/we have read this disclosure form, and understand that *Prosperity Home Mortgage, LLC* may refer me/us to purchase the above-described settlement service(s) and that any such referral may provide Prosperity Home Mortgage, LLC, its affiliates and/or its employees with a financial or other benefit.

\_\_\_\_\_  
Borrower Date

\_\_\_\_\_  
Borrower Date

