

AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE STATEMENT
(To Comply With Federal Law)

BUYER SELLER: _____
AGENT: _____ PROPERTY ADDRESS: _____

This is to provide notice that **Better Homes and Gardens Real Estate Gary Greene** (hereafter "Broker") has business relationships with, and, unless you mark this box , will share your contact information with (1) **The Gibraltar Group Mortgage**, (2) **The Gibraltar Group Insurance Services**, an insurance agency providing, among other things, homeowners insurance, and (3) **The Gibraltar Group Title Services**, a title insurance agency. The nature of the business relationship is that the **Broker** is a 50% owner in **The Gibraltar Group Mortgage**, a 100% owner of **The Gibraltar Group Insurance Services**, and a 100% owner of **The Gibraltar Group Title Services**.

BECAUSE OF THESE BUSINESS RELATIONSHIPS, YOUR ACCEPTANCE OF ANY REFERRALS TO THESE COMPANIES MAY PROVIDE BROKER AND/OR ITS OWNERS OR EMPLOYEES WITH A FINANCIAL OR OTHER BENEFIT.

Below are estimated charges or range of charges for the settlement services listed. You are **NOT** required to use any of these companies as a condition for the purchasing, sale, or financing of your home. **THERE ARE FREQUENTLY OTHER SETTLEMENT SERVICE PROVIDERS AVAILABLE WITH SIMILAR SERVICES. YOU ARE FREE TO SHOP TO DETERMINE THAT YOU ARE RECEIVING THE BEST SERVICES AND/OR THE BEST RATE FOR THESE SERVICES.**

Provider	Settlement Services and Estimated Costs
The Gibraltar Group Mortgage	<ul style="list-style-type: none"> • Loan Origination and Discount Points, 0% - 5% of loan. • The Gibraltar Group Mortgage also has 0 point and other lower closing cost programs.
The Gibraltar Group Title Services	<ul style="list-style-type: none"> • Title insurance rates are prescribed by the Texas State Board of Insurance and are the same for all Texas title agencies. Title insurance premiums range from a low of \$328 for a \$10,000 owners policy and \$832 for a \$100,000 owner's policy with the premium rate in between those policy amounts increasing by about three to four dollars for every \$500 increase in policy amount. For policies above \$100,000, use the table on the back side of this form to estimate your title premium based on the amount of coverage you seek. (Discounts and lower re-issue rates may be available if you have a recent prior survey or title policy on the property being insured.) • Guaranty Assessment Recoupment Charge --\$1.80 for each owners and lenders policy issued. • Simultaneous issuance of lender policy will cost \$100 for each policy issued. • Courier \$15-\$35.
The Gibraltar Group Insurance Services	<ul style="list-style-type: none"> • Homeowners insurance policies premiums range: \$500 - \$2,000 per \$100,000 of replacement coverage. • Exact premiums will depend upon various factors, including but not necessarily limited to: (a) detail of coverage, age, size and construction material of dwelling; (b) deductible; (c) location of property; (d) use of dwelling; (e) and other pertinent conditions. • Other products are available.

Acknowledgement

I/we have read this disclosure form and understand that any referrals by BROKER to me/us to purchase the above-described services could result in Broker and/or its owners or employees receiving a financial or other benefit and that unless I indicated otherwise above, my contact information may be shared with Broker's affiliated companies.

Buyer Seller: _____ Buyer Seller: _____
Date: _____ Date: _____

1 Please contact us at brokerage@garygreene.com if in the future you would like to opt-out of this sharing.

Title Basic Premium Calculation for Policies in Excess of \$100,000*

Using the table below, apply these steps to determine basic premium for policies above \$100,000:

- Step 1 - In column (1), find the range that includes the policy's face value.
- Step 2 - Subtract the value in column (2) from the policy's face value.
- Step 3 - Multiply the result in Step 2 by the value in column (3), and round to the nearest dollar.
- Step 4 - Add the value in column (4) to the result of the value from Step 3.

(1) Policy Range	(2) Subtract	(3) Multiply by	(4) Add
[\$100,001 - \$1,000,000]	100,000	0.00527	\$832
[\$1,000,001 - \$5,000,000]	1,000,000	0.00433	\$5,575
[\$5,000,001 - \$15,000,000]	5,000,000	0.00357	\$22,895
[\$15,000,001 - \$25,000,000]	15,000,000	0.00254	\$58,595
[\$25,000,001 - \$50,000,000]	25,000,000	0.00152	\$83,995
[\$50,000,001.00 - \$100,000,000.00]	50,000,000	0.00138	\$121,995
[Greater than \$100,000,000.00]	100,000,000	0.00124	\$190,995

* By way of example: (1) Policy is \$268,500; (2) Subtract \$100,000 \implies $\$268,500 - \$100,000 \implies$ Result = \$168,500; (3) Multiply by 0.00527 \implies \$888 \implies Result = \$888; (4) Add \$832 \implies $\$888 + \$832 \implies$ **Final Result = \$1,720**