

**PREFERRED CAROLINAS REALTY, INC. d/b/a PRUDENTIAL CAROLINAS REALTY
AFFILIATED BUSINESS DISCLOSURE STATEMENT**

To: _____
Purchaser(s)

Re: _____

(Property Address)

This is to notify you that Preferred Carolinas Realty, Inc. d/b/a Prudential Carolinas Realty ("Prudential") is in the business of selling real estate and has business relationships with the following settlement services providers:

HOMESERVICES FINANCIAL, LLC ("HSF")

HSF is in the business of providing mortgage banking services to borrowers and brokerage services to third party mortgage lenders. An owner of Prudential has an ownership interest in HSF and therefore has a financial interest in its business performance. Because of this relationship, your use of HSF may provide an owner of Prudential a financial or other benefit.

PREFERRED CAROLINAS TITLE AGENCY, LLC ("PCTA")

PCTA is in the business of underwriting and issuing title insurance. An owner of Prudential has an ownership interest in PCTA and therefore has an interest in its business performance. Because of this relationship, your use of PCTA may provide an owner of Prudential a financial or other benefit.

Set forth below is the estimated charge or range of charges for the settlement services listed:

<u>Provider</u>	<u>Settlement Service</u>	<u>Charge or Range of Charges¹</u>
HSF	Loan Origination Fee	0-2% of loan amount ²
	Loan Discount	0-5% of loan amount
	Loan Application Fee	\$0-\$200
PCTA	Title Insurance	\$1.00 per thousand of coverage ³

You are NOT required to use HSF or PCTA as a condition for the purchase, sale or refinance of the subject property or the settlement of your loan on 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.

ACKNOWLEDGEMENT:

I/we have read this disclosure form and understand that Prudential is referring me/us to purchase the above-described settlement services and that an owner of Prudential may receive a financial or other benefit as a result of this referral.

This the _____ day of _____, _____.

Signature

Signature

Print Name

Print Name

Yes No **Please send me more information concerning the products and services offered by HomeServices Financial, LLC and Preferred Carolinas Title Agency, LLC.**

¹ 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, and other similar factors. Rates may not be the lowest available and are subject to change. For a free, no obligation quote, please contact HSF or PCTA directly.
² The loan origination fee and/or loan discount are affected by the note rate. Depending upon market conditions, the loan origination fee and/or loan discount may be higher to adjust for below market rates.
³ Title insurance is \$1.00 per thousand dollars of coverage, calculated based on the purchase price or the amount of the loan. If your title insurance policy also includes coverage for closing protection services, an additional amount will be charged equal to \$.50 per thousand up to \$100,000 of coverage, and \$.10 per thousand from \$100,001 to \$500,000 of coverage, again based on the purchase price or the amount of the loan. If title to the subject property was insured immediately prior to purchase, the charges may be lower under certain circumstance.