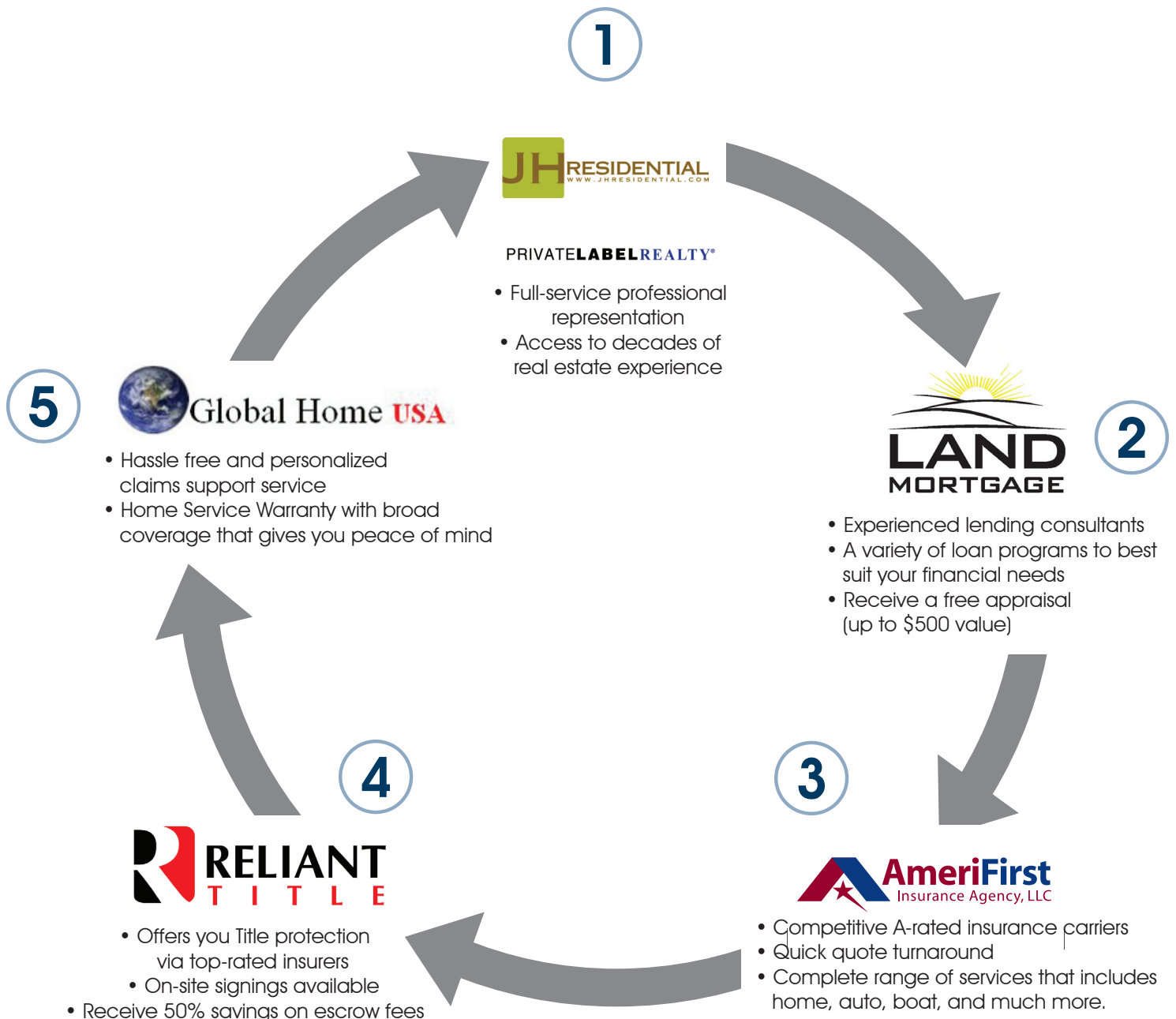


Home Buying Made Smarter

In addition to receiving top-caliber service from JH Residential, take advantage of our sister companies to receive a home loan tailored to your exact financial needs, homeowner's insurance to safeguard your property, title insurance to protect your investment, and a home service warranty to guard against unforeseen events. We proudly provide you with the convenience of "one-stop" shopping that helps remove much of the stress from the home buying process. On top of a more efficient process, there are meaningful financial incentives made available to you...

Five Easy Steps



DISCLOSURE OF AFFILIATED BUSINESS ARRANGEMENTS

Reliant Title Agency, LLC

This is to give you notice that Private Label Realty (hereinafter “Broker”) has a business relationship with Reliant Title Agency, LLC. Because of this relationship, this referral may provide Broker a financial or other benefit.

Set forth below is the estimated charge or range of charges for the settlement services listed. You are NOT required to use Reliant Title Agency, LLC as a condition for settlement of your loan or purchase, sale, or refinance of 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.

Reliant Title Agency, LLC Range of Charges:

Owner’s Title Policies of \$100,001 to \$1,000,000:

Basic Premium Calculation*:

1. Subtract \$100,000 from policy amount
2. Multiply the result in (1.) by .00534 and round to the nearest whole dollar
3. Add \$843 to the result of (2.)

Owner’s Title Policies of \$1,000,001 to \$5,000,000:

Basic Premium Calculation*:

1. Subtract \$1,000,000 from policy amount
2. Multiply the result of (1.) by .00439 and round to the nearest whole dollar
3. Add \$5,649 to the result of (2.)

Escrow Fee: \$250 to \$400

Land Mortgage

This Disclosure Statement is provided as required by provisions of the Real Estate Settlement Procedures Act. Private Label Realty has a business relationship with AmeriPro Funding, Inc., DBA Land Mortgage (“Lender”). Private Label Realty and AmeriPro Funding, Inc. are owned by the same holding company. Because of this relationship, this referral may provide One Percent Realty with a financial or other benefit.

You are not required to use Lender as a condition for the settlement of your home purchase transaction. 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. Below is an estimate charge or range of charges of the settlement charges of the Lender:

Loan Origination Fee	0% to 2% of Loan Amount
Lender Admin Fee	\$600.00
Processing Fee	\$575.00
Document Fee	\$35.00

Lender will provide you with a written, detailed estimate of the settlement charges specific to your loan transaction.

Set forth below are the estimated charges or range of charges for the settlement services of credit reporting agencies, real estate appraisers, and attorneys that Lender will require you to use as a condition of your mortgage loan:

Credit Report	\$0.00
Real Estate Appraisal	\$275-\$500
Attorney Fee/Doc Prep	\$150-\$250

Global Home USA – Residential Service Contracts

This is to give you notice that Private Label Realty (hereinafter “Broker”) has a business relationship with Warranty Global Group, Inc. (hereinafter “Global Home USA”) to provide residential service contracts. Because of this relationship, this referral may provide Broker a financial or other benefit.

Set forth below is the estimated charge or range of charges for the standard residential service contracts offered by Global Home USA. You are NOT required to use Global Home USA as a condition for purchase, sale, refinance or settlement of the subject property. THERE ARE FREQUENTLY OTHER RESIDENTIAL SERVICE CONTRACT 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.

Global Home USA Range of Charges = \$335 to \$395 (does not include optional features)

AmeriFirst Insurance Agency, LLC

This is to give you notice that Private Label Realty, LLC (hereinafter “Broker”) has a business relationship with AmeriFirst Insurance Agency, LLC. Broker and AmeriFirst Insurance Agency, LLC are owned by the same holding company. Because of this relationship, this referral may provide Broker a financial or other benefit. Set forth below is the estimated charge or range of charges for the settlement services listed. You are NOT required to use the AmeriFirst Insurance Agency, LLC as a condition for settlement of your loan or purchase, sale, or refinance of 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.

AmeriFirst Insurance Agency, LLC Range of Charges:

Policy premium* of \$100 to \$3,000 per year

*Note: Premiums are subject to various rate factors

ACKNOWLEDGMENT

I/We have read and acknowledge receipt of this disclosure form and understand that Private Label Realty is referring me/us to the services described on this document and may receive a financial or other benefit as a result of this referral.

Client

Client

Address

Date