

# AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE

Referring Party: CalAtlantic Title, Inc., CalAtlantic Title of Maryland, Inc., CalAtlantic Title, LLC, CalAtlantic Title Agency, LLC, or CalAtlantic Abstract, Inc., as applicable ("CAT")

This is to give notice that CAT has a business relationship with North American Advantage Insurance Services, LLC ("NAAIS"). CAT and NAAIS, directly or indirectly, are wholly owned subsidiaries of CalAtlantic Title Group, LLC ("CATG"), which is ultimately owned by Lennar Corporation. CAT also has a business relationship with North American Title Insurance Company ("NATIC") because CAT's parent, CATG, has an indirect 20% ownership interest in NATIC's parent company. Because of these relationships, this referral of services may provide CAT a financial or other benefit.

Set forth below are the estimated charges or range of charges for the settlement services provided by NATIC and NAAIS. You are NOT required to use NATIC or NAAIS as a condition for closing your transaction and obtaining insurance.

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.

## **Title Insurance Fees**

CAT provides closing services and title insurance through numerous title insurance underwriters, one of which is NATIC. If NATIC is selected as the title insurer, the following fees apply:

10% - 40% of costs for lender's and/or owner's title insurance, as applicable, depending on the property state, and as shown on the Loan Estimate and/or Closing Disclosure provided by your lender.

Contact your local CAT representative for a more detailed title insurance quote based on your specific transaction.

## **Insurance**

NAAIS is an insurance agent that provides, among other products, homeowner's/hazard and flood insurance. Set forth below is the estimated range of charges by NAAIS for the settlement services listed.

Settlement Service	Range of Charges - Annual Premium
Hazard Insurance	.2% - 2.5% of Home Price
Flood Insurance	.1% - .5% of Home Price

**NOTE:**

The above is a premium range for hazard and flood insurance. If enhancements to the standard policy such as increased limits, scheduled articles, and/or earthquake coverage are required, the premium may increase. Actual quote and acceptance by NAAIS is subject to NAAIS's application of its underwriting guidelines, including but not limited to verification of your credit score and previous loss history.

Of course, the cost of your insurance may vary due to many factors including, without limitation, the size, location and cost of your home.

**ACKNOWLEDGMENT**

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

Test SimpCollab

\_\_\_\_\_  
Customer Signature                      Date

Fee M SimpCollab

\_\_\_\_\_  
Customer Signature                      Date