



**Baird & Warner Residential Sales, Inc.**  
**DISCLOSURE STATEMENT OF AFFILIATED BUSINESS ARRANGEMENT**  
**Notice required under RESPA 12 CFR Section 1024.15**

**To:** Stanislav Bratchikov

**Date:** 12/21/2022

**From:** Baird & Warner Residential Sales, Inc.

**Property:** 111 E Chestnut St., 15e, Chicago, IL 60611

Thank you for the confidence you have shown in Baird & Warner Residential Sales, Inc. ("Broker"). This form is presented to all clients as required by law, giving you notice that Baird & Warner Real Estate, Inc., ("Real Estate") the company that owns Broker, has a business relationship with American Home Shield and has a business relationship through ownership of Baird & Warner Title Services, Inc. and Key Mortgage Services, Inc. Because of this mutual ownership and/or these business relationships, the referral of business to these companies may provide a financial or other benefit to Real Estate, Broker and/or these other companies.

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 sale 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.

**American Home Shield ("AHS"):** This company, which is not owned by Real Estate or Broker, provides buyers and sellers with limited home warranty products. AHS pays Broker a fee for assisting AHS in resolving disputes concerning Home Warranties that arise between AHS and consumers; arranging payments to AHS from escrow, title or settlement agents for Home Warranties after consumers have agreed to purchase the Home Warranties; providing coverage and claims information in accordance with Program Materials provided by AHS; allowing AHS to include website advertising on Broker's website and providing web analytics of the number of views; allowing AHS to provide training about the features of Home Warranties to Broker's Agents; allowing AHS representatives to advertise at certain Broker events; promoting AHS to Broker's agents through various means including emails, newsletters and Broker's intranet; engaging in monthly and quarterly reviews with AHS on strategy, business planning, customer experience, and industry updates; and promoting AHS through various media such as print advertising or monthly or quarterly newsletters. There is no requirement to choose AHS for a Home Warranty or to purchase any home service contract.

**Baird & Warner Title Services, Inc.:** The sale or purchase of your home will require you to purchase title insurance for your buyer or lender. This company, owned by Baird & Warner Real Estate, Inc., provides title, closing and escrow services to buyers, sellers and lenders. While rates may vary and are subject to change, its current estimated charges or range of charges for title insurance, closing fees, and other miscellaneous charges are as follows: **Seller Charges:** Owner's Title Insurance Policy for properties sold for up to \$1 million range from \$1805 to \$3430. Property over \$1 million incurs greater charges. Miscellaneous fees (if applicable) include Commitment Update Fee \$150, Overnight Delivery \$40, Closing Protection Letter \$50, and Wire Fee \$55. State of Illinois Policy Fee is \$3. **Buyer Charges:** Mortgage Title Insurance Policy is \$525 when issued simultaneously with an Owner's Title Insurance Policy. Lender Requested Endorsements are \$180 apiece. Buyer Closing Fee ranges from \$1600 to \$1850 up to a sales price of \$600,000, plus \$50 for each additional \$50,000. Miscellaneous fees (if applicable) include Chain of Title \$250, Policy Update Fee \$150, Email Delivery Fee \$45, Electronic Recording \$35, Overnight Delivery \$40, Closing Protection Letters \$50, and Wire Fee \$55. State of Illinois Policy Fee is \$3. **Refinance Charges:** Mortgage Title Insurance Policy is \$300. Refinance Closing Fee is \$250. Closing Protection Letters are \$75. Wire Fee is \$25. Electronic Recording Fee is \$3. State of Illinois Policy Fee is \$3. All charges may be revised if any unusual circumstances occur, unusual risks are insured over, and/or lenders require special endorsements that extend coverage.

**Key Mortgage Services, Inc.:** This company, owned by Baird & Warner Real Estate, Inc., provides mortgage brokerage and lending services to buyers. While rates may vary and are subject to change, its current estimated charge or range of charges for settlement of mortgage loans is as follows: Credit Report \$30 to \$100; Processing Fee \$675 to \$700; Appraisal Fee \$350 to \$1,000; Underwriting Fee \$395 to \$550; Loan Discount/Origination and/or Mortgage Brokerage Fee 0% to 3%; document preparation fee \$125. Any or all of these fees may not apply to a given transaction. As a lender, this company is allowed to require the use of an attorney, credit reporting agency, or real estate appraiser to represent its interests.

**ACKNOWLEDGEMENT**

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

Signature:

Date:

Signature:

Date:

03/2022

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12/21/22 12:24 PM CST  
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