

MERITAGE HOMES
NEW HOME PURCHASE AGREEMENT

SCHEDULE 4

Insurance Agency Notice of Affiliated Business Arrangement

Initially capitalized terms used and not otherwise defined in this Schedule have the meanings given such terms in the New Home Purchase Agreement to which this Schedule is attached.

Meritage hereby notifies you that Meritage has a business relationship with Meritage Homes Insurance Agency, Inc. (“**MHIA**”). Specifically, Meritage and MHIA are each owned, directly or indirectly, one hundred percent (100%) by Meritage Homes Corporation. As a result of this relationship, Meritage’s referral of MHIA may provide Meritage with a financial or other benefit.

MHIA is an insurance agency that offers policies of homeowner’s and/or flood insurance for one or more insurance companies. You may receive an insurance quote on the Home from MHIA. Set forth below is the estimated fees or range of fees charged for the settlement services listed. You are **NOT** required to use MHIA as a condition of your purchase of the Home from Meritage. THERE FREQUENTLY ARE OTHER SETTLEMENT SERVICE PROVIDERS AVAILABLE WITH SIMILAR SERVICES. YOU ARE FREE TO SHOP AROUND TO DETERMINE THAT YOU ARE RECEIVING THE BEST SERVICES FOR YOU AND THE BEST RATE FOR THESE SERVICES.

Service	Fee or Range
Homeowner’s Insurance	Approximately 0.2% to 2.5% of the Purchase Price
Flood Insurance	Approximately 0.1% to 1.0% of the Purchase Price

NOTE: The above charges are estimates only, and are subject to change without notice. Further, the cost of insurance may vary due to many factors, including, without limitation, the size, location, and cost of your home. Moreover, if enhancements to the standard policy are requested or required (such as, but not limited to, increased insurance limits, scheduled articles, and/or earthquake coverage), the premium may increase. Actual quote and acceptance by MHIA/the insurance company is subject to application of insurer company underwriting guidelines, including, but not limited to, verification of your credit score and previous loss history.

BUYER’S ACKNOWLEDGEMENT OF RECEIPT OF NOTICE OF AFFILIATED BUSINESS ARRANGEMENT: I/We acknowledge that I/we have received and read this Notice of Affiliated Business Arrangement and that I/we understand that Meritage has a business relationship with the entity or entities identified above, and that Meritage may receive a financial or other benefit as the result of Meritage’s referral of such entity or entities.

Adam Benjamin Aron Haley	Date	Jennifer Ilene Haley	Date
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