

Affiliated Business Arrangement Disclosure Statement

To: Stephen J Boerner, Melissa A Bemer
 From: Berkshire Hathaway HomeServices Fox & Roach

Property: 246 N 3rd St 4CD, Philadelphia, PA 19106
 Date: March 20, 2025

This is to give you notice that each of the companies listed below is part of a family of companies (collectively, the “Affiliated Companies”) owned by Berkshire Hathaway, Inc. (“Berkshire Hathaway”), and each may refer you to the services of another. Most are under common ownership, either directly or through one or more subsidiaries, by Fox & Roach/Trident Limited Partnership (“F&R/T”). F&R/T, HomeServices Relocation, LLC, HomeServices Insurance, Inc. doing business as Trident Insurance Agency (“Trident Insurance Agency”), and Prosperity Home Mortgage, LLC, are each wholly owned directly or indirectly by HomeServices of America, Inc. (“HSoA”), a Berkshire Hathaway affiliate. Because of these relationships, the referral of a customer (including you) by any of the Affiliated Companies to another may provide the referring company, its affiliates, and/or their employees with a financial or other benefit.

- Fox & Roach LP (“Fox & Roach”) doing business as Berkshire Hathaway HomeServices Fox & Roach, REALTORS®, is a real estate brokerage company and a wholly-owned direct subsidiary of F&R/T.
- Trident Land Transfer Company LP is a title insurance agency and a wholly-owned direct subsidiary of F&R/T.
- Trident Land Transfer Company (NJ) LLC (“Trident NJ”) is a title insurance agency, owned 49% by F&R/T.
- HomeServices Insurance, Inc. doing business as Trident Insurance Agency (“Trident Insurance Agency”) is a property/casualty insurance agency and a wholly-owned direct subsidiary of HSoA.
- Title Resources Guaranty Company (“TRG”) is a title underwriter, owned 13.5% by HomeServices Title Holdings, LLC, a wholly-owned direct subsidiary of HSoA.
- In addition, while Fox & Roach is not affiliated with American Home Shield Corporation doing business as HSA Home Warranty (“HSA Home Warranty”), it does advertise HSA Home Warranty for a fixed service fee.

Trident Land Transfer Company LP and Trident Land Transfer Company (NJ) LLC are together referred to herein as “Trident Land Transfer.”

Set forth **on the next page** is the estimated charge or range of charges for each of the services listed. You are NOT required to use any of these service providers as a condition of the sale of the subject property or to obtain access to any settlement service.

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 the Affiliated Companies may refer me/us to purchase the above-described settlement service(s) from one another and that any such referrals may provide the referring company, its affiliates, and/or their employees with a financial or other benefit.

DocuSigned by:

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 Seller Signature
Stephen J Boerner
 Date

DocuSigned by:

 E722950987E44A7...
 Seller Signature
Melissa A Bemer
 Date

Service Provider	Service Provided	Charge or Range of Charges			
HomeServices Relocation, LLC	Relocation Services	Fees paid by real estate broker			
Trident Land Transfer	Owner's/Lender's Title Policy (may be provided by TRG)	Title Insurance Rates & Premiums			
		Standard Rate			
			PA	NJ	DE
		\$0-\$100,000 policy	\$569-\$1,025	\$200-\$525	\$110-\$385
		For policies over \$100,000 add base amount above plus amount to the right	\$5.70-\$1.42 per \$1,000 of coverage	\$4.25-\$2.00 per \$1,000 of coverage	\$3.30-\$1.40 per \$1,000 of coverage
	Endorsements	Enhanced Coverage			
			10% + \$400 over Standard Rate above	20% over Standard Rate above	20% over Standard Rate above
			\$100 per endorsement	\$25 per endorsement	\$50 per endorsement
		Hold-Open Work Charge Fee	Applicable to financing within 12 months of an all cash purchase	25% of the original premium	N/A
		Title Search and Exam Fees	Includes fees for recording service and Notice of Settlement	N/A	\$350-\$450
	Closing Service Letter		\$125	\$75	\$125
	Notary		\$45-\$100	\$25	N/A
	Wire Fee (per wire)		\$8.25-\$13.25	\$8.25-\$13.25	\$40
	Express Mail		\$20	\$20	\$15
	Edoc Delivery Fee		\$125	\$50	N/A
	Settlement Fee		N/A	\$150-\$550	\$450
	Seller Document Prep Fee		\$90-\$150	N/A	\$150
Trident Insurance Agency*	Homeowner's Insurance	\$150 - \$10,000 plus per year; charges may vary based on coverage requested and other factors including multi-unit properties. Flood Insurance is not included in this estimate but may be available for an additional fee and may be lender required.			
Prosperity Home Mortgage, LLC	Loan Origination and Application	\$0 - \$1,665 (2% of loan amount on some bond products)			
	Appraisal	\$450 - \$2,100			
	Third Party Fees	\$165- \$550 (credit report, tax service, flood cert, technology, and/or MERS)			
HSA Home Warranty	Home Warranty	\$520 - \$3,502, depending on property and coverage options			

*In rare cases, your insurance policy may instead be issued by Long & Foster Insurance Agency, Inc., an affiliate of HomeServices Insurance, Inc., or under another one of its trade names. HomeServices Insurance, Inc.'s trade names include: Edina Realty Insurance Agency, HomeServices Insurance Agency, InsuranceSouth, Long Insurance Group, ReeceNichols Insurance and Trident Insurance Agency.



DON'T LET SCAM ARTISTS STEAL YOUR MONEY!

Because you are going to be involved in a real estate transaction where money is changing hands, **you are a potential target for cyber-criminals**. These sophisticated criminals could:

- **Try to hack into your email account or the email of other persons involved in your transaction and direct you to send a wire to the hacker's account.**
- **Even send you emails that appear to be from your agent, your closer, your lender or another trusted source!**

WHEN YOU ARE USING BHHS FOX & ROACH, REALTORS® AND OUR FAMILY OF COMPANIES TO CLOSE YOUR SALE, YOU WILL NEVER BE DIRECTED BY EMAIL TO WIRE MONEY, EVER!

If you receive wiring instructions via email, even if they appear legitimate, **do not send money to that account**. Always call to verify such instructions.

Closing with another company? Always contact the closer directly before wiring any money. To ensure it is really the closing company:

- **Do not use a phone number or other contact information from an email.**
- **Do use a business number from another source (such as the closing company's website) to make sure you are actually talking to your closer and not someone intent on stealing your money.**

I acknowledge the above information:

DocuSigned by:

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03/20/25 | 11:37
Seller **Stephen J Boerner** (Date)

DocuSigned by:

E722930987E44A7...
03/20/25 | 8:06 PM
Seller **Melissa A Berner** (Date)