

Taylor Properties and Anne Arundel Properties, Inc.
"Affiliated Business Arrangement Disclosure Statement"
Heritage Title, Ltd. And Heritage Financial, Inc.

Buyers: _____ Date: _____

Property Address: _____ Agent: _____

This is to give you notice that Taylor Properties and Anne Arundel Properties, Inc. have a business relationship with Heritage Title, Ltd. and Heritage Financial, Inc. Because of this relationship, should you utilize the services of Heritage Title, Ltd. or Heritage Financial, Inc. or their affiliates, it may provide a financial or other benefit to Taylor Properties or Anne Arundel Properties, Inc. and/or its owners.

Set forth below are the estimated charges for the settlement services listed. YOU ARE NOT REQUIRED TO USE HERITAGE TITLE, LTD. OR HERITAGE FINANCIAL, INC. AS A CONDITION OF YOUR PURCHASE 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'S FOR THESE SERVICES.

Fees normally charged by Heritage Title, Ltd. include:

Settlement or Closing Fee	included
Title Examination	included
Title Insurance Binder	included
Document Preparation	included
Post-Closing	included
Total Heritage Title, Ltd. Estimated Fees	\$695.00

Please note: Title company charges shown above do not included title insurance (State rate) or other charges payable to outside vendors for services such as surveys, title abstracts, courier, judgement reports, wire transfers, termite reports, home inspections, etc. These changes are based on residential property settlements in Maryland. Fees in Washington DC and Virginia may differ slightly.

Fees normally charged by Heritage Financial, Inc. include:

Broker Origination Fee	\$0
Other Broker Fees/Points	\$0
Total Heritage Financial, Inc. Estimated Fees	\$0

Please Note: Mortgage Broker charges shown above do not include lender fees or other charges payable to outside vendors for services such as appraisal, credit report, survey, title abstract and other title services, courier, wire transfers, termite report, home inspection, etc.

I/We have read this disclosure form, and understand that should I/we utilize the above described settlement services from Heritage Title, Ltd. or Heritage Financial, Inc., Taylor Properties or Anne Arundel Properties, Inc. and /or its owners may receive a financial or other benefit as a result.

Buyer's Signature Date

Buyer's Signature Date