



## Affiliated Business Arrangement Disclosure Statement – Heritage Title

To: \_\_\_\_\_ Date: \_\_\_\_\_

From: \_\_\_\_\_ (Loan Originator)

Subject Property: \_\_\_\_\_

This is to give you notice that Heritage Financial, Inc has a business relationship with Heritage Title. Because of this relationship, if you utilize the services of Heritage Title, it may provide a financial or other benefit to Heritage Financial and/or its owners (and/or their relatives).

Below is the estimated range of charges for settlement services. You are NOT required to use Heritage Title, as a condition of the settlement of your loan on (or purchase, sale, or refinance 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.

Fees normally charged by Heritage Title include:

Service	Estimated Settlement Fees
Settlement or Closing	\$100 - \$300
Title Examination	\$250 - \$500
Title Insurance Binder	\$50 - \$150
Payoff/Release Fee	\$75 - \$200
Document Prep	\$50 - \$200
Title Insurance Rates	\$4.20 - \$5.70 <small>per \$1,000 of loan amount</small>
Post Closing	\$85

Please note: Title company charges shown above do not include “personal service fees” or other charges payable to outside vendors for services such as surveys, title abstracts, courier, wire transfers, termite reports, or home inspections, etc.

### ACKNOWLEDGMENT

I/we have read this disclosure form, and understand that should I/we utilize the above-described settlement services from Heritage Title, Heritage Financial and/or its owners (and/or their relatives) may receive a financial or other benefit as a result.

\_\_\_\_\_  
Borrower

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co Borrower

\_\_\_\_\_  
Date