

Buyers - Taylor and Anne Arundel Properties



Acknowledgement of Administrative Fee/Additional Commission

We the client(s) hereby acknowledge and agree to pay the \$_____ administrative fee/additional commission charged by Real Estate Brokerage for this transaction. Payment is contingent upon and due at settlement.

This Real Estate Brokerage maintains copies of all contracts, and related paperwork for a minimum of five years. This administrative fee/additional commission helps cover the direct and indirect rising costs of printing, processing, transmitting, and storing the many documents associated with real estate sales, and settlements. These and other related expenses incurred by your Sales Associate and Brokerage enable us to continue providing our Clients with the highest level of service possible.

Fraud Warning

Buyers and sellers are receiving emails that appear to be from a real estate agent, loan officer, or a title company representative. Title companies are receiving emails that appear to be from buyers, sellers, real-estate agents, or loan officers. For buyers, these emails request that purchase funds be wired by the buyer to a fraudulent bank account. For sellers, these emails request that sale proceeds be wired by the title company to a fraudulent bank account.

This addendum is to inform you that Taylor Properties/ Anne Arundel Properties will not request from you or your title company or provide any wiring instructions to you or your title company regarding this transaction. If you are wiring funds to a title company or receiving funds from a title company, we recommend contacting the title company directly in a secure manner concerning the wiring instructions and to be suspicious of any requested changes to the wiring instructions.

Immediately before any funds are wired, verify by telephone with your known contact at the title company that the wiring instructions are legitimate.

By signing below, I/we acknowledge the increasing wire fraud involving wire fraud and real estate transactions and hereby hold harmless and indemnify Taylor Properties/ Anne Arundel Properties from and against any and all liabilities, loss, or damages suffered as a result of any claim, demand, suit, costs, or judgment (including attorneys' fees), arising out of any wire transaction).

Affiliated Business Arrangement Disclosure - Heritage Title, Ltd. And Heritage Financial, Inc.

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.

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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 RATES FOR THESE SEVICES.

Fees normally charged by Heritage Title; Ltd. include:

Settlement or Closing Fee 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 charges 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:

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

Client Name		Client Name	
Client Signature	Date	Client Signature	Date