

AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE

To: Ivan V Ferro, Susan M Ferro
 Buyer Name(s) Seller Name(s)

From: Keller Williams Realty Atlanta Partners - South Forsyth

Date: _____

Property: 3705 Ronny Way, Gainesville GA 30506

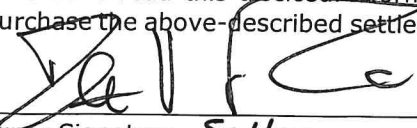
This is to give you notice that Keller Williams Realty Atlanta Partners ("Keller Williams") has a business relationship with Georgia Partners Title Agency, LLC; Georgia Home & Auto, LLC; and Georgia Partners Mortgage, LLC. Georgia Partners Title Agency, LLC is owned 50% by ABC Title Partners, LLC and 50% by O'Kelley & Sorohan, Attorneys at Law, LLC. Georgia Home & Auto, LLC is owned 40% by Pinnacle Partners Consulting, LLC, 30% by NW Georgia Partners, LLC and 30% by Agents of Keller Williams Realty Atlanta Partners. Georgia Partners Mortgage, LLC is owned 51% by Southeast Mortgage of Georgia, Inc and 49% by AP Mortgage, LLC. Because of these relationships, this referral and subsequent referrals between these parties may provide Keller Williams Realty Atlanta Partners, O'Kelley & Sorohan Attorneys at Law, LLC, ABC Title Partners, LLC, Pinnacle Partners Consulting, LLC, NW Georgia Partners, LLC, Georgia Partners Mortgage, LLC, Southeast Mortgage of Georgia, Inc, AP Mortgage, LLC and their owners and employees a financial or other benefit.

Set forth below is the estimated charge or range of charges for each settlement service listed. You are NOT required to use the listed providers as a condition for purchase or sale of the subject property or settlement of your loan. 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.

Service Provider	Service Provided	Charge or Range of Charges
Georgia Home & Auto, LLC	Homeowner's Insurance	\$150-\$10,000 annual premium, depending on product and associated risk assessments (e.g.: age of home, credit score, past claims of insured, etc.)
Georgia Partners Title Agency, LLC	Title - Title Examination Fee	\$295 - residential only
	Title - Closing Protection Letter Fee	\$50 - residential only
	Title - Lender's Title Insurance	\$2.50-\$4.40 per \$1000 of coverage, based on underwriter and total amount of coverage (minimum \$200) - residential only
	Title - Owner's Title Insurance	\$2.50-\$6.20 per \$1000 of coverage, based on underwriter, type and total amount of coverage (minimum \$200) - residential only
O'Kelley & Sorohan, Attorneys at Law, LLC	Title - Settlement Fee	\$895 - residential only
	Title - Post-Closing Fee	\$95 - residential only
	Title - e-Recording and Handling Fee	\$30 - residential only
	Title - Doc Prep/Binder Fee	\$150 - residential only
Georgia Partners Mortgage, LLC DBA Southeast Mortgage	Mortgage Broker	Dependent on % of loan amount

ACKNOWLEDGMENT

I/we have read this disclosure form and understand that Keller Williams Realty Atlanta Partners are referring me/us to purchase the above-described settlement service(s) and may receive a financial or other benefit as the result of this referral.


 Buyer Signature *Seller*


 Seller Signature

 Buyer Signature

 Seller Signature
Buyer

**This is a required Disclosure for
Keller Williams Realty Atlanta Partners – South Forsyth**


This is to give notice that some owners and agents of Keller Williams Realty Atlanta Partners have a business relationship which may have financial or other benefits such as an advertising agreement with certain providers of services related to your sale, purchase, or leasing of real estate.

Consumers and prospective Consumers are not required to utilize these Service Providers.

The names of the Service Providers and nature of the relationship are set forth below:

1. **Georgia Home & Auto, LLC (Insurance Service Provider)** - This Service Provider offers quotes from 15+ national insurance carriers such as Travelers, MetLife, Chubb, Progressive for coverage options for insurance services. Some owners and agents may have a common financial interest in this Service Provider.
2. **Southeast Mortgage (Mortgage Broker)** - This is to give you notice that we may share your contact information with Southeast Mortgage, and they may send you a single advertisement via mail or email.
3. **O'Kelley & Sorohan, Attorneys at Law, LLC (Settlement Agent)** - This is to give you notice that Keller Williams Realty Atlanta Partners ("Broker") have a business relationship with O'Kelley & Sorohan, Attorneys at Law, LLC ("Settlement Agent"). Broker has agreed to provide specific marketing services to advertise the settlement services provided by Settlement Agent. Broker is compensated for its performance of each specific marketing service. Broker receives compensation for these services only when they are performed and payment is not contingent upon the referral of business. Broker receives payment from this arrangement whether or not you choose to use the service of Settlement Agent. All marketing materials and information about Settlement Agent, provided by Broker should be understood to be advertising paid for by Settlement Agent and in no way construed as an endorsement of Settlement Agent's products or services.
4. **2-10 Home Buyers Warranty (Home Warranty)** - A home warranty provided by 2-10 Home Buyers Warranty may be presented to the Consumer or prospective Consumer by Broker in connection with your real estate transaction. You are not required to buy a home warranty and, if you want one, you are not required to buy it through the Broker or from 2-10 Home Buyers Warranty. Home warranty products range from \$400.00 - \$960.00+ based on Consumer's choice of product level, home size, and type.

The Consumers (Buyers, Sellers, Landlords, and Tenants) are NOT required to use the above referenced Service Providers as a condition of settlement of the loan on a subject property, or the purchase, sale, lease of a 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. (Keller Williams Realty Atlanta Partners believe the named Service Providers charges would be competitive with charges of other providers of the same services). Information such as contact numbers, email addresses, and/or property addresses may be shared with the previously named affiliates. In some instances, listed properties for sale may have additional signage for advertising potential mortgage financing. Sellers/Landlords and Buyers/Tenants hereby acknowledge their receipt and understanding of the foregoing disclosure.



Buyer Signature
Seller



Seller Signature

Buyer Signature

Seller Signature
Buyer



Agent