

## Affiliated Business Arrangement Disclosure Statement

To: (Customer Name): \_\_\_\_\_  
Property Address: \_\_\_\_\_  
From: Dulles North Ventures, LLC dba Keller Williams Realty Agent: \_\_\_\_\_

This is to give you notice that Dulles North Ventures, LLC dba Keller Williams Realty ("Keller Williams Realty") has an indirect ownership interest in Palladian Title, LLC ("Palladian") and a business relationship with Vesta Settlements ("Vesta"). Specifically, Keller Williams Realty, together with its owners and its affiliates, currently owns Alliance Title, LLC ("Alliance"), which owns 55% of Palladian. Keller Williams Realty alone has a 7% ownership interest in Alliance. Vesta has a 45% ownership interest in Palladian.

Because of these relationships, any referral to Palladian may provide Keller Williams Realty and its owners, affiliates, and their employees with a financial or other benefit. Any referral to Palladian, Vesta, or a Vesta affiliate may provide Vesta and/or Vesta's owners with a financial or other benefit.

Set forth below is the estimated charge or range of charges for the settlement services listed. \* You are **NOT** required to use Palladian, Vesta, or a Vesta affiliate as a condition for the 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 FOR THESE SERVICES.**

### Palladian Title Insurance Coverage/Estimated Coverage

The title rates quoted below (per \$1,000 of sales price) are for an enhanced owner's ALTA policy. Standard coverage may be available at a lower cost; lower reissue rates may also be available. If an owner's policy and a loan policy covering the same real property are to be issued simultaneously on the same date, depending on the jurisdiction and as applicable, the rate may be the applicable owner's rate or a reissue rate, plus a simultaneous issue fee of approximately \$150-\$200. If a Closing Protection Letter (CPL) is required or requested by a Lender or either party, depending on the jurisdiction and as applicable, the premium rate is approximately \$25-\$50 per CPL. Please call for more detail.

#### Virginia

Up to \$250,000	\$4.92
\$250,001 - \$500,000, add	\$4.67
\$500,001 - \$1,000,000, add	\$4.29
\$1,000,001 - \$2,000,000, add	\$2.83
\$2,000,001 - \$5,000,000, add	\$2.52
\$5,000,001 - \$10,000,000, add	\$2.20
Over \$10,000,000	Call for pricing
Minimum title premium	\$300
Title examination	\$100
Title commitment	\$85

#### West Virginia

Up to \$100,000	\$4.80
\$100,001 - \$500,000, add	\$4.50
\$500,001 - \$1,000,000, add	\$2.70
\$1,000,001 - \$5,000,000, add	\$2.50
\$5,000,001 - \$10,000,000, add	\$1.80
\$10,000,001 - \$50,000,000, add	\$1.20
Over \$50,000,000, add	\$0.90
Minimum title premium	\$150
Title commitment	\$50

#### District of Columbia

Up to \$250,000	\$6.84
\$250,001 - \$500,000, add	\$6.12
\$500,001 - \$1,000,000, add	\$5.40
\$1,000,001 - \$5,000,000, add	\$4.68
Over \$5,000,000, add	\$3.96
Minimum title premium	\$342
Title examination	\$100
Title commitment	\$85

#### Maryland

Up to \$250,000	\$6.15
\$250,001 - \$500,000, add	\$5.25
\$500,001 - \$1,000,000, add	\$4.50
\$1,000,001 - \$5,000,000, add	\$3.55
\$5,000,001 - \$15,000,000, add	\$2.15
Over \$15,000,000, add	\$2.15
Minimum title premium	\$275
Title examination	\$100
Title commitment	\$85

### Vesta Settlements Fees\*\*

	<u>Virginia</u>	<u>West Virginia**</u>	<u>D.C.</u>	<u>Maryland</u>
Closing/settlement fee	\$495	\$495	\$650	\$650
Title examination	n/a	\$250	n/a	n/a
Delivery fees	\$50 - 150	\$50 - 150	n/a	n/a
Archive fee	\$45	n/a	n/a	n/a
Electronic recording (per instrument)	\$5	\$5	\$5	\$5

\* Title underwriters and third party vendors may charge other title/settlement fees, which are separate from the charges set forth above.

\*\* In West Virginia, settlement fees are paid to Keith D. Barrett, PLLC, a Vesta affiliate.

**ACKNOWLEDGEMENT:** I/we have read this disclosure form and understand that Keller Williams Realty directly or indirectly may refer me/us to purchase the above-described service(s) from Vesta, a Vesta affiliate, and/or Palladian; that any such referral to Palladian may provide Keller Williams Realty and its owners, affiliates, and their employees with a financial or other benefit; and that a referral to Palladian, Vesta, or a Vesta affiliate may provide Vesta and/or Vesta's owners with a financial or other benefit.

Signature \_\_\_\_\_ (Date) \_\_\_\_\_

Signature \_\_\_\_\_ (Date) \_\_\_\_\_