

PMZ Real Estate

**Affiliated Business Arrangement Disclosure Statement
(and Marketing and Advertising Disclosure Statement)**

This is to give you notice that Paul M. Zagaris, Inc., doing business as **PMZ Real Estate** which is owned by trusts for the benefit of various members of the Zagaris family and various members of the Zagaris family (collectively, the “PMZ Owners”), has business relationships with (a) Valley NHD, (b) Scenic Oaks Funding, and (c) Cypress Title Corporation. Certain PMZ Owners holding 70.5% of PMZ Real Estate also own (through various trusts) (i) 50% of the ownership interests in Valley NHD, Inc., dba Valley NHD, (ii) 68% of the ownership interests in Scenic Oaks Funding, Inc. dba Scenic Oaks Funding, and (iii) an 80% ownership interest in an entity that owns 24% of Cypress Title Corporation. Because of these relationships, referrals to any of these companies by another may provide the referring company, the company receiving the referral, and/or some or all of the PMZ 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 the listed providers as a condition for purchase, sale, refinance or loan on 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.

SETTLEMENT SERVICE PROVIDER	SERVICES PROVIDED	ESTIMATED CHARGE OR RANGE OF CHARGES										
VALLEY NHD	Natural Hazard Disclosure (NHD) Reports	NHD Report: \$88.95 - \$119.95 per parcel										
SCENIC OAKS FUNDING	Provides a range of residential mortgage loan products and services.	Loan Origination Fee \$1,390.00 (including Tax Services fee; Flood Certification fee; and Credit Report)										
		Loan Discount Points 0% - 3% of loan amount										
		Appraisal Fee \$450 - \$725										
CYPRESS TITLE CORPORATION	Searches public records for defects in property’s title before closing; issues title policy which insures against loss due to certain title defects; and handles escrow process.	Owner’s Policy Premium <table border="0"> <tr> <td>\$100,000 home</td> <td>\$501 - \$689</td> </tr> <tr> <td>\$200,000 home</td> <td>\$875 - \$1,157</td> </tr> <tr> <td>\$500,000 home</td> <td>\$1,371 - \$1,777</td> </tr> <tr> <td>\$1,000,000 home</td> <td>\$1,345 - \$2,720</td> </tr> <tr> <td>\$1,500,000 home</td> <td>\$1,675 - \$3,345</td> </tr> </table>	\$100,000 home	\$501 - \$689	\$200,000 home	\$875 - \$1,157	\$500,000 home	\$1,371 - \$1,777	\$1,000,000 home	\$1,345 - \$2,720	\$1,500,000 home	\$1,675 - \$3,345
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Lender’s Policy simultaneously issued with Owner’s Policy <table border="0"> <tr> <td>\$100,000 home loan</td> <td>\$282 - \$320</td> </tr> <tr> <td>\$200,000 home loan</td> <td>\$460 - \$472</td> </tr> <tr> <td>\$500,000 home loan</td> <td>\$659 - \$725</td> </tr> </table>	\$100,000 home loan	\$282 - \$320	\$200,000 home loan	\$460 - \$472	\$500,000 home loan	\$659 - \$725						
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		\$1,000,000 home loan \$961 - \$1,110 \$1,500,000 home loan \$1,161 - \$1,365
		<p style="text-align: center;"><i>Settlement / Escrow Charges</i></p> \$100,000 home \$450 - \$1,090 \$200,000 home \$650 - \$1,615 \$500,000 home \$850 - \$2,070
		<p style="text-align: center;"><i>Residential Refinance Rates</i> (1 to 4 units)</p> \$100,000 \$400 - \$450 \$200,000 \$425 - \$525 \$500,000 \$645 - \$900 \$1,000,000 \$1,300 - \$1,375 \$1,500,000 \$1,675 - \$1,700
		<p style="text-align: center;"><i>Miscellaneous Documentation and Recording Fees</i> \$50 - \$350</p>

This is to further give you notice that Paul M. Zagaris, Inc., doing business as **PMZ Real Estate**, has contractual marketing and advertising agreements with Old Republic Home Protection Co., Inc. (“ORHP”) and American Home Shield Corporation (“AHSC”). Because of these agreements, PMZ Real Estate is paid to market and advertise these settlement service providers.

You are NOT required to use ORHP or AHSC as a condition for purchase, sale, refinance or loan on 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.