



**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, various members of the Zagaris family, and Ben Balsbaugh (collectively, the “PMZ Owners”), has business relationships with (a) Scenic Oaks Funding and/or (b) Cypress Title Corporation. Certain PMZ Owners holding 53% of PMZ Real Estate also own (through various trusts) 52% of the ownership interests in Scenic Oaks Funding, LLC dba Scenic Oaks Funding. Certain PMZ Owners holding 78% of PMZ Real Estate also own (in part, through various trusts) 87% of the ownership interests in an entity that owns 23% 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
SCENIC OAKS FUNDING	Provides a range of residential mortgage loan products and services.	<i>Loan Origination Fee</i> \$1,750.00 (including Tax Services fee; Flood Certification fee; and Credit Report)
		<i>Loan Discount Points</i> 0% - 3% of loan amount
		<i>Appraisal Fee</i> \$575 - \$850

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SETTLEMENT SERVICE PROVIDER	SERVICES PROVIDED	ESTIMATED CHARGE OR RANGE OF CHARGES										
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.	<p align="center"><i>Owner's Policy Premium</i></p> <table border="0"> <tr><td>\$100,000 home</td><td>\$629 - \$689</td></tr> <tr><td>\$200,000 home</td><td>\$876 - \$964</td></tr> <tr><td>\$500,000 home</td><td>\$1,496 - \$1,646</td></tr> <tr><td>\$1,000,000 home</td><td>\$2,261 - \$2,488</td></tr> <tr><td>\$1,500,000 home</td><td>\$2,826 - \$3,109</td></tr> </table>	\$100,000 home	\$629 - \$689	\$200,000 home	\$876 - \$964	\$500,000 home	\$1,496 - \$1,646	\$1,000,000 home	\$2,261 - \$2,488	\$1,500,000 home	\$2,826 - \$3,109
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<p align="center"><i>Lender's Policy simultaneously issued with Owner's Policy</i></p> <table border="0"> <tr><td>\$100,000 home loan</td><td>\$357 - \$450</td></tr> <tr><td>\$200,000 home loan</td><td>\$500 - \$550</td></tr> <tr><td>\$500,000 home loan</td><td>\$853 - \$925</td></tr> <tr><td>\$1,000,000 home loan</td><td>\$1,289 - \$1,400</td></tr> <tr><td>\$1,500,000 home loan</td><td>\$1,161 - \$1,365</td></tr> </table>	\$100,000 home loan	\$357 - \$450	\$200,000 home loan	\$500 - \$550	\$500,000 home loan	\$853 - \$925	\$1,000,000 home loan	\$1,289 - \$1,400	\$1,500,000 home loan	\$1,161 - \$1,365		
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<p align="center"><i>Settlement / Escrow Charges</i></p> <table border="0"> <tr><td>\$100,000 home</td><td>\$740 - \$1,065</td></tr> <tr><td>\$200,000 home</td><td>\$840 - \$1,165</td></tr> <tr><td>\$500,000 home</td><td>\$1,155 - \$1,480</td></tr> </table>	\$100,000 home	\$740 - \$1,065	\$200,000 home	\$840 - \$1,165	\$500,000 home	\$1,155 - \$1,480						
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<p align="center"><i>Residential Refinance Rates</i> (1 to 4 units)</p> <table border="0"> <tr><td>\$100,000</td><td>\$375 - \$521</td></tr> <tr><td>\$200,000</td><td>\$550 - \$789</td></tr> <tr><td>\$500,000</td><td>\$925 - \$1,347</td></tr> <tr><td>\$1,000,000</td><td>\$1,400 - \$2,035</td></tr> <tr><td>\$1,500,000</td><td>\$1,700 - \$2,544</td></tr> </table>	\$100,000	\$375 - \$521	\$200,000	\$550 - \$789	\$500,000	\$925 - \$1,347	\$1,000,000	\$1,400 - \$2,035	\$1,500,000	\$1,700 - \$2,544		
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<p align="center"><i>Miscellaneous Documentation and Recording Fees</i> \$50 - \$350</p>												

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

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

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