

Thank you for selecting CBSHOME Real Estate Company to assist in the purchase or sale of your home or other property. CBSHOME Real Estate Company and/or its parent company, HomeServices of America, Inc., have ownership interests in local providers of escrow, mortgage, title and homeowner's insurance. While we recommend these companies as they provide superior service, value and convenience, you are free to shop around to determine that you are receiving the best service and the best rates for these services. Below, please find information about the services our affiliates provide, the estimated range of their usual charges and the fact that when you use them, CBSHOME Real Estate Company and/or its parent company may realize a financial or other benefit as a result of this referral.

Important Information about:



Nebraska Land Title & Abstract (NLTA) is wholly owned by CBSHOME Real Estate Company. NLTA is also used as a tradename by Capitol Title Company which is owned by HomeServices of Nebraska. Both CBSHOME Real Estate Company and HomeServices of Nebraska are wholly owned subsidiaries of HomeServices of America. For more information, call 402-778-1000.



CBSHOME Mortgage is a joint venture in which HomeServices of America, Inc. is an owner. For more information, call 402-964-4612.



CBSHOME Insurance is a joint venture with HomeServices Insurance Inc., a wholly owned subsidiary of HomeServices of America. This service provides property and casualty insurance along with other insurance products to homeowners through a variety of carriers. Policy premiums vary by product type, associated risk assessments (age of home, credit score, past claims, etc.), insurance limits, deductible selected and type of coverage. For more information, call 402-964-4600.



HMS Home Warranty has a marketing agreement with CBSHOME Real Estate Company to promote its home warranty product. For more information, call 402-964-4600.



Service One has a marketing agreement with CBSHOME Real Estate Company to promote its home warranty product. For more information, call 402-964.4600.

Company	Services Provided	Typical Cost Range
NLTA	Title search to uncover flaws in the title, assemble documents Title insurance (covers losses resulting from undiscovered title issues) (Cost range for homes up to \$500,000. \$500,000—\$1,000,000, the premium will be \$1582.50, plus \$2.75 for each thousand dollars in excess of \$500,000)	\$220-\$500 \$100 - \$1,600
CBSHOME Mortgage	Loan brokerage and mortgage banking services to ensure you select the right lending home loan to fit your needs and budget. Loan Origination fees 0% - 1% Credit Reports \$10 - \$80 Loan Discount Points 0% - 7% Lender Inspection Fees \$0 - \$100 Appraisal Fees \$250 - \$750	
CBSHOME Insurance	Coverage against losses due to fire, wind, theft, flood, etc. Coverage rates vary greatly, falling between \$200—\$2000, depending of upon coverage limits, deductible amounts, credit scores, past claims history, age and location of home. Rates are generally very competitive.	

ACKNOWLEDGEMENT

I/We have read this disclosure form and understand that CBSHOME Real Estate Company may be referring me/us to purchase the above described settlement service(s). CBSHOME Real Estate Company agents do not receive any compensation for referring affiliated services. I realize I/we are NOT required to use NLTA, CBSHOME Mortgage, CBSHOME Insurance or HMS/Service One as a condition for the settlement of my/our loan on the property listed above and that we may be able to find these services at a lower rate by shopping with other settlement service providers.

Client/Customer PRINTED name(s) _____

Client/Customer Signature _____ Date _____

Client/Customer Signature _____ Date _____