



AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE - OHIO



To: ROSOL, MARCIA A. TRUSTEE

Property: 14 Riverhills Lane, Toledo, Ohio 43623

From: The Danberry Co.

Date: 05/01/2020

In connection with the purchase of this property, you may need mortgage financing, title insurance, closing services, home warranty and homeowner's insurance. We recommend Integrity Title Agency of Ohio & Michigan, Ltd. for title insurance, Chicago Title Insurance Company for closing services, HMS Home Warranty (now cinch) through HomeSure Services, Inc. for home warranty needs, BHF Service Group, LLC for homeowner insurance needs and Capital Home Loan, LLC for mortgage loans. These companies provide efficient and professional services at competitive rates. Please be advised that an affiliate of the Danberry Co. or several of its owners have an ownership interest in Integrity Title Capital Home Loans, LLC and BHF Service Group. Neither the Danberry Co., or its affiliates or principals, have any ownership interest in Chicago Title or HMS Home Warranty (now cinch); however, Chicago Title also owns an interest in Integrity Title, and Danberry Co. has a business relationship with HMS Home Warranty (now cinch). Because of these relationships, these referrals may provide Danberry Co. a financial or other benefit.

MVP Services is a Danberry program that exists to connect consumers with providers of services and products often related to home ownership. **Danberry receives a fee from these providers that varies from product and service.** The use of these providers is not required and is offered as a convenience to the consumer.

Set forth below is the estimated charge or range of charges by Integrity Title Agency of Ohio & Michigan, HMS Home Warranty (now cinch), BFH Service Group, LLC, and Capital Home Loans, LLC for the settlement services listed. You are **NOT** required to use the listed provider as a condition for the purchase, sale or refinance 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.**

INTEGRITY TITLE AGENCY OF OHIO & MICHIGAN, LTD.

Coverage Amount	Standard Owner's Policy	Premium Owner's Policy
Up to \$150,000	\$5.75/\$1,000	\$6.61/\$1,000
\$151,000 - \$200,000	\$4.50/\$1,000	\$5.18/\$1,000
\$250,001 - \$500,000	\$3.50/\$1,000	\$4.03/\$1,000
\$500,001 - \$100,000,000	\$2.75/\$1,000	\$3.16/\$1,000
Minimum Charge	\$175	\$200
Charges to Customer		
Lender Coverage (Simultaneous Issue)	\$100	Owner's Policy per Schedule Above Closing Fee \$235
Title Commitments	\$100	
Survey Coverage	\$100	
EPL Endorsement if required by lender	\$75	
Closing Fee	\$235	
Title Search & Exam	\$250	

*** Please Note: There may be additional charges based on the particular needs of your transaction ***

HMS HOME WARRANTY (NOW cinch)

\$389 - \$1,020 (depending on optional coverage.) Home warranties are an option available to both buyers and sellers. Speak to your agent for details.

INSURANCE - BFH Services Group, LLC

Homeowner's insurance premiums most often fall in the range of \$275-\$5,000, depending on the value of the property, features, the deductible amount, the credit score of the policy holder and whether the policy is combined with an auto policy.

MORTGAGE - Capital Home Loans, LLC

Processing Fee:	\$100 - \$600
Underwriting Fee:	\$750 - \$1,250
Loan Origination Charges:	Up to 1% of loan amount

I/We have read this disclosure form, and understand that The Danberry Co. may be referring me/us to purchase the above described settlement service(s) and The Danberry Co., or its owners, may receive a financial or other benefit as a result of these referrals.

Purchaser _____ Date _____

Purchaser _____ Date _____

Marcia A. Rosol Trustee
Seller _____ Date _____

Seller _____ Date _____

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