

AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE STATEMENT



RESIDENTIAL BROKERAGE

To: Consumer
From: Coldwell Banker Residential Brokerage

Thank you for contacting us, your local Coldwell Banker Residential Brokerage office (hereinafter Broker), in connection with the purchase or sale of a home or other property. This is to give you notice that Broker has a business relationship with the companies listed in this Statement, in that each of the companies is wholly or partially owned either directly or indirectly by Broker or by Realogy Corporation. Realogy Corporation indirectly wholly owns NRT LLC, a parent company of your local Broker and other brokerage offices throughout the nation. Realogy Corporation also owns the franchisor of the BETTER HOMES & GARDENS®, COLDWELL BANKER®, COLDWELL BANKER COMMERCIAL®, CENTURY 21®, ERA®, and SOTHEBY'S INTERNATIONAL REALTY® systems. Because of these relationships, the referral of business to these companies may provide us, our employees or other related parties noted herein a financial or other benefit.

In connection with providing real estate brokerage services, Broker may receive a commission or a cooperative brokerage referral fee for a referral to another real estate brokerage company (which is typical in the real estate brokerage industry).

We have set forth below the services that these companies provide, along with an estimate of the range of charges generally made for these services. You are NOT required to use the listed companies as a condition of the purchase or sale of your 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.

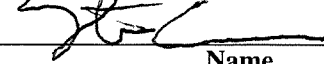

COMPANIES	SETTLEMENT SERVICES	ESTIMATE OF CHARGES GENERALLY MADE BY PROVIDER ¹
PHH HOME LOANS, LLC D/B/A COLDWELL BANKER HOME LOANS, RMR FINANCIAL, LLC D/B/A PRINCETON CAPITAL Provides a full range of residential first mortgage loan products and services.	Loan origination fee ² Loan discount fee/points ³ Application fee	0 - 2% of loan amount 0 - 5% of loan amount \$0 - \$450
CORNERSTONE TITLE COMPANY Provides searches of public records that bring to your attention any known problems with the property's title before closing, and insures against loss due to certain title defects. In Northern California, Cornerstone also handles the escrow process.	Title insurance premium Settlement/escrow fee Document preparation/processing fee	Owners/Lender's Policy (1108-1110): \$100,000 home \$428 - 589 \$250,000 home \$701 - 964 \$500,000 home \$1,063 - 1,461 Lender's Policy concurrent w/Owners (based on 80% financing): \$100,000 home \$284 - 313 \$250,000 home \$398 - 438 \$500,000 home \$556 - 612 Settlement/escrow charges: \$100,000 home \$450 - 1090 \$250,000 home \$650 - 1615 \$500,000 home \$850 - 2070 Miscellaneous documentation/recording fees: \$50 to \$350
NRT INSURANCE AGENCY, INC. Provides insurance agency services for homeowners insurance.	Homeowner's Insurance premium	\$2.50 - \$4.00 per thousand dollars of replacement cost of dwelling

- Actual charges may vary according to the particular circumstances underlying the transaction, including the home value, coverage and limits, other requested terms and services, unusual market conditions, government regulations, property location and features, and other similar factors. Rates may not be the lowest available and are subject to change. For a free, no obligation quote, please contact the company directly. Where required by state law, current rates for insurance are filed with the applicable state agency, and depending upon the circumstances, may vary from the rates shown above.
- There are other charges imposed in connection with mortgage loans. In addition, a lender may require the use of other service providers, including but not limited to an attorney, credit reporting agency or real estate appraiser chosen to represent the lender's interest. If you apply to any of these companies for a loan, you will receive a Good Faith Estimate within 3 days of submission of your loan application which will provide you with detailed information of the anticipated charges associated with your loan.
- The loan discount fee / points are affected by the loan interest rate.

Although not affiliated business arrangements, please also note that Broker may have other business relationships, and that certain products or services may be available such as the Coldwell Banker Home Protection Plan ("CB Plan"), provided by American Home Shield Corporation or its affiliates ("AHS"), as well as other products and services. Broker, its employees and its affiliate(s) may receive a financial or other benefit from these business relationships, including for products or services they provide. You are not required to buy any of these other products or services, including a CB Plan or other home protection plan and, if you want to purchase any such products or services, you are not required to buy them from any particular provider, including AHS.

Acknowledgement of Receipt of Disclosure

I/We have received the Affiliated Business Arrangement Disclosure Statement from Broker and understand that Broker may refer me/us to the settlement service providers listed in this Statement. Broker, its employees or its affiliate(s) may receive a financial or other benefit as the result of that referral.

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 Name Date Name Date

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