

# CRYE-LEIKE

## DISCLOSURE OF BUSINESS RELATIONSHIPS AND DISCLAIMER OF BUSINESS REFERRALS

This is to give you notice that Crye-Leike, Inc., Crye-Leike of Mississippi, Inc., Crye-Leike of Nashville, Inc., Crye-Leike South Inc., Crye-Leike of Arkansas, Inc., Crye-Leike Commercial, Inc., Crye-Leike Property Management, Inc., all referred to hereafter as Crye-Leike, are in the real estate brokerage business providing residential and commercial service to buyers and sellers in exchange for compensation. Crye-Leike and/or its owners have business relationships with certain providers of services related to your sale or purchase of real estate ("Affiliates"). The name of the provider and nature of the relationship between Crye-Leike (and/or its owners) and that provider is set forth below and the estimated charge or range of charges generally made by such provider are provided on the reverse side of this form.

There are numerous competitors in the marketplace for the kinds of services listed below as well as other services related to your sale or purchase of real estate. You are free to shop around to determine whether you are receiving the best services and the best rate for those services. Before selecting a service provider, including one that may be referred by Crye-Leike, its brokers, sales associates, employees, or other representatives, it is recommended that you contact several prospects and independently investigate their qualifications and competency, including whether they have complied with licensing requirements, if any, in your area.

Notice: "Crye-Leike" referenced in any contract, agreement, or other documents shall be understood to reference Crye-Leike, Inc., Crye-Leike of Nashville, Inc., Crye-Leike of Mississippi, Inc., Crye-Leike South, Inc., Crye-Leike of Arkansas, Inc., Crye-Leike Commercial, Inc., or Crye-Leike Property Management, Inc.

**MAGNA BANK:** Crye-Leike and Magna Bank have common ownership and financial interest.

**CRYE-LEIKE INSURANCE AGENCY, INC. (Homeowners, auto, commercial, health and life insurance):** Crye-Leike and Crye-Leike Insurance Agency, Inc. have common ownership and financial interest. No Crye-Leike company or individual has any ownership in the Huffaker Insurance Agency, Inc., Chattanooga, TN. However, Crye-Leike Insurance Agency, Inc. has a marketing agreement with Huffaker Insurance Agency. No Crye-Leike company or individual will receive a fee for this marketing agreement.

**REALTY TITLE AND ESCROW COMPANY, INC. and REALTY TITLE AND ESCROW SERVICES, INC.:** Crye-Leike and Realty Title and Escrow Company, Inc. and Realty title and Escrow Services, Inc. have common ownership and financial interest.

**CRYE-LEIKE HOME SERVICES, INC.:** Crye-Leike and Crye-Leike Home Services have common ownership and financial interest. Crye-Leike may receive compensation from referrals made through Home Services.

**CRYE-LEIKE PROPERTY MANAGEMENT, INC.:** Crye-Leike and Crye-Leike Property Management have common ownership and financial interest. Crye-Leike may receive compensation from referrals made through Property Management.

**RELIANCE RELOCATION SERVICES, INC; dba Leading Real Estate Companies of the World™.** One or more of the owners of Crye-Leike has a financial interest in this entity.

**HOME WARRANTY DISCLOSURE:** No Crye-Leike company or individual has any ownership interest in any company offering a home warranty plan. However, when a seller or purchaser purchases a home warranty policy through Crye-Leike sales associates, Crye-Leike and their associates receive an administrative fee for services performed in the placement of this service contract.

By signing below, Buyer(s)/Seller(s) acknowledge that he/she is giving Crye-Leike and its Affiliates permission to contact him/her by phone, mail, fax, or email regarding additional products and services and that he/she is not required to use the listed service provider(s) or any other service provider referred by Crye-Leike, its brokers, sales associates, employees, or any representative as a condition for settlement of a loan on the subject property or for the purchase, sale, lease, or refinance of the subject property. Buyer(s)/Seller(s) further acknowledge that Crye-Leike, its owners, or sales associates may receive a financial or other benefit from the above listed service providers that are being referred if I/we elect to do business with those service providers. Buyer(s)/Seller(s) further acknowledge that any information or written material provided by Crye-Leike, its brokers, sales associate, employees, or any representative regarding a service provider, or the referral of a specific service provider by Crye-Leike, its brokers, sales associates, employees, or any representative is for informational purposes and provided only as a convenience. No representation or warranty as to the qualifications, competency, or reliability of said service provider is made or intended to be made by Crye-Leike, its brokers, sales associates, employees, or representatives and they assume no liability regarding same. Buyer(s)/Seller(s) hereby release Crye-Leike, its brokers, sales associates, employees, and representatives from any and all claims, demands, obligations, and liabilities of any nature whatsoever, whether known or unknown, foreseen or unforeseen, regarding the actions or inactions of any service provider with whom Buyer(s)/Seller(s) elects to do business.

\_\_\_\_\_  
Buyer/Seller Date

\_\_\_\_\_  
Buyer/Seller Date

\_\_\_\_\_  
Sales Associate Date

\_\_\_\_\_  
Property Address

## Estimated Charges

### Estimated charge or range of charges made by Magna Bank Mortgage Lending:

Loan origination Fee	0-1% of loan	Tax Service Fee	\$75.00
Document Preparation	\$110	Reinspection Fee(if applicable)	\$50.00-\$65.00
Appraisal fee paid to appraiser	\$225.00 - \$600.00	Underwriting Fee	\$225.00-\$250.00
Loan Discount fee	0-6% of loan	Flood Certification	\$13.50

Other charges will appear on your settlement statement that are not attributable to Magna Bank. A Lender is allowed to require the use of an attorney, credit reporting agency, or real estate appraiser chosen to represent the lender's interest.

### Estimated charge or range of charges made by Crye-Leike Insurance Agency:

Homeowners/Hazard Insurance Rates from \$100.00 to \$1,600.00 per year.  
The rate will be determined by the coverage chosen by you. Crye-Leike represents many different insurers.  
Discounts are available for combined auto/home and home security systems depending on coverage chosen.

Coverage can include replacement cost on home and replacement cost on contents.

### Estimated charge or range of charges made by Realty Title & Escrow Company, Inc.:

Which party pays for which services is most often a matter of agreement between the parties (buyer and seller, borrower and lender) and can vary by location of property. You should check with your real estate professional to ascertain which of the charges below, if any, you may be responsible for paying.

Title Insurance, Search and Opinion Fees – sometimes combined together as a single (all-inclusive) charge but can be charged separately. Rates vary with insurance company, type of coverage, endorsements and location of property to be insured. Discounts are usually available for prior issued owners' coverage.

- A. Sample all inclusive rates for **Davidson County** (rates may be less in other counties)
  - \$100 for the first \$1,000
  - \$1,000 - \$100,000 \$5.00 per \$1,000
  - \$100,000 - \$500,000 \$4.00 per \$1,000
  - \$500,000 - \$1,000,000 \$3.00 per \$1,000
- B. Sample rates for Title Insurance for **Shelby County** (Title Search is not included)
  - \$100 for the first \$1,000
  - \$1,000 - \$150,000 \$3.50 per \$1,000
  - \$150,000 - \$1,000,000 \$3.00 per \$1,000
- C. Sample all inclusive rates for **Hamilton County**(rates may be less in other counties)
  - \$100 for the first \$1,000
  - \$1,000 to \$20,000 is a flat \$160.00
  - \$21,000 to \$100,000 \$6.00 per \$1,000
  - \$100,000 to \$250,000 \$2.50 per \$1,000
  - \$250,000 to \$1,000,000 \$12.50 per \$5,000

Simultaneous issue charge for additional mortgagee or owners policy - \$35.00 to \$50.00

Abstract or Title Search for Shelby County: Base Price \$125 plus \$5.00 per instrument or court action. The title insurance premium paid will be shared between the owner's of Realty Title and Escrow Co., and the title insurance underwriter.

Closing Fees – vary depending on type of loan, type of property, price of property and can range from \$150 - \$500 for all parties..

Document Preparation Fees – vary depending on the number and complexity of legal documents to be drawn by staff attorneys and can range from \$50 - \$500 for all parties.

### Estimated Charge or range of charges made by Reliance Relocation Services, dba Leading Real Estate Companies of the World <sup>TM</sup>:

Assesses a network administration fee to participating brokers that varies depending on the volume of the broker's relocation business and the price of the property.

### Estimated Cost of Home Warranty on Resale Homes:

Basic cost of plan \$409.00

Additional charges for large homes, and optional coverages such as pool, spas, etc. are available for quote.

# CRYE-LEIKE

## Home Inspector Referral Sources for Buyers to Investigate

A home inspection is generally a visual examination to evaluate the physical condition of a home and its systems. States may or may not impose licensing or registration requirements on those performing home inspection services. Buyers are strongly urged to obtain a home inspection from a professional qualified to perform home inspections in your area. Many real estate purchase and sale agreements state that the home is purchased As-Is if the Buyer fails to have a home inspection.

There are numerous competitors in the marketplace for this kind of service. The following list identifies several referral sources that have been utilized by Buyers in the past to select a home inspector. Before selecting a home inspector, it is recommended that you contact several referral sources and independently investigate his/her competency, including whether he/she has complied with the licensing and registration requirements, if any, in your area.

- AMERICAN SOCIETY OF HOME INSPECTORS (ASHI)  
932 DES PLAINES, SUITE 101  
ILLINOIS 60016  
1-800-743-2744 OR 1-800-759-2820  
(F) 1-847-759-1620  
[HTTP://WWW.ASHI.COM](http://www.ashi.com)
- NATIONAL ASSOCIATION OF HOME INSPECTORS, INC.  
4248 PARK GLEN ROAD  
MINNEAPOLIS, MN 55416  
952-928-4641 OR 1-800-448-3942  
(F) 952-929-1318  
[INFO@NAHI.ORG](mailto:INFO@NAHI.ORG)  
[HTTP://WWW.NAHI.ORG](http://www.nahi.org)
- NATIONAL ASSOCIATION OF CERTIFIED HOME INSPECTORS  
P.O. BOX 987  
VALLEY FORGE, PA 19492-0987  
610-933-4241  
(F) 650-429-2057 OR 650-475-7122  
[NICK.GROMICKO@NACHI.ORG](mailto:NICK.GROMICKO@NACHI.ORG)  
[HTTP://WWW.NACHI.ORG](http://www.nachi.org)
- ARKANSAS HOME INSPECTOR REGISTRATION BOARD  
P.O. BOX 251911  
LITTLE ROCK, AR 72225  
OR  
813 WEST 3<sup>RD</sup> STREET  
LITTLE ROCK, AR 72201  
501-683-3710  
501-244-2333(F)  
[INFO@AHIB.ORG](mailto:INFO@AHIB.ORG)  
[HTTP://WWW.AHIB.ORG](http://www.ahib.org)
- ARKANSAS ASSOCIATION OF REAL ESTATE INSPECTORS  
P.O. BOX 1632  
SEARCY, AR 72143  
[HTTP://WWW.ARK- HOMEINSPECTORS.COM](http://www.ARK-HOMEINSPECTORS.COM)
- GEORGIA ASSOCIATION OF HOME INSPECTORS  
2150 NORTHWEST PARKWAY SE, STE. C  
MARIETTA, GA 30067  
770-952-5193 OR 1-800-521-5193 (GA ONLY)  
[HTTP://WWW.GAHI.COM](http://www.gahi.com)
- KENTUCKY REAL ESTATE INSPECTION ASSOCIATION, INC  
104 LAWSON DRIVE, SUITE 103-200  
GEORGETOWN, KY 40324  
502-412-9699  
[PRESIDENT@KREIA.ORG](mailto:PRESIDENT@KREIA.ORG)  
[HTTP://WWW.KREIA.ORG](http://www.kreia.org)
- MISSISSIPPI HOME INSPECTOR BOARD  
MISSISSIPPI REAL ESTATE COMMISSION  
P.O. BOX 12685  
JACKSON, MS 39236  
601-932-9191  
[HTTP://WWW.MREC.STATE.MS.US](http://www.MREC.STATE.MS.US)
- HOME INSPECTORS OF TENNESSEE ASSOCIATION (HITA):  
6025 STATE ROAD, SUITE 42-181  
BARTLETT, TN 38134-8374  
865-256-4482  
[HITASECRETARY@HOTMAIL.COM](mailto:HITASECRETARY@HOTMAIL.COM)  
[HTTP://WWW.HITA.US](http://www.HITA.US)

By signing below, Buyer(s) acknowledges that the preceding was provided for informational purposes only. Buyer(s) further acknowledges that no representation or warranty as to the reliability of any home inspector or other information obtained from the above referral sources is made or intended to be made and that CRYE-LEIKE, REALTORS®, its brokers/agents, employees, officers/directors, parent, affiliated, and associated companies assume no liability regarding same. Buyer(s) hereby releases CRYE-LEIKE, REALTORS®, its brokers/agents, employees, officers/directors, parent, affiliated, and associated companies from any and all claims, demands, obligations, and liabilities of any nature whatsoever regarding any services provided or not provided by a home inspector.

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Signature of Buyer

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Date

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Signature of Buyer

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Date

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Print Name of Crye-Leike Associate

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Date