

Affiliated Business Disclosure

To:
From: PRUDENTIAL HOMESALE SERVICES GROUP
Property:
Date:

It may be necessary for you to obtain a mortgage to finance the purchase of your new home along with purchasing title insurance and homeowners insurance. You have the opportunity to obtain financing through Homesale Lending, LLC, arrange title insurance through Homesale Settlement Services or Central Penn Settlement Services and arrange homeowners insurance through Homesale Insurance.

We have found these companies provide competitive rates and fast, efficient and professional service. Please note that Prudential Homesale Services Group has a business relationship with Homesale Lending, LLC, Homesale Settlement Services and Central Penn Settlement Services. The majority shareholders of Prudential Homesale Services Group own Homesale Lending, LLC, a significant percentage of Homesale Settlement Services and Central Penn Settlement Services. Homesale Insurance is owned by Prudential Homesale Services Group. Membership in the Concierge Service is free for all Prudential Homesale Services Group customers. Because of these relationships, this referral may provide the shareholders of Prudential Homesale Services Group a financial or other benefit.

Set forth below is the estimated charge or range of charges of Homesale Lending, LLC and Homesale Settlement Services or Central Penn Settlement Services:

<u>Mortgage Company Fees</u>	<u>Title Company Fees</u>
Application Fee: \$425	Endorsements: \$150
Processing Fee: \$200	Deed Prep: \$95
Mortgage Discount/	Title Insurance
Origination Fee: \$0 to 3% of loan amount	Premium: (based on transaction amount)

Homeowners Insurance Fees:

Cost is based on the amount of coverage and is subject to other parameters. Average insurance policy: \$350 m/l (for up to a \$150,000 home).

You are not required to use Homesale Lending, LLC, Homesale Settlement Services, Central Penn Settlement Services or Homesale Insurance as a condition for purchase of the subject property. There are frequently other mortgage, insurance and 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.

A lender is allowed to engage the services of an attorney, credit reporting agency or real estate appraiser chosen to represent the lender's interest. The fees for those services are typically included in the above quoted "Mortgage Company Fees."

Acknowledgement

_____ Date _____

_____ Date _____

Rev. 3/25/10

HOMESALE LENDING, LLC
610-288-1004