



**Prudential**

**First Realty**

*Affiliated Business Arrangement Disclosure*



To: (Buyer or Seller Name) \_\_\_\_\_

From: **Prudential First Realty**

Address of Property: \_\_\_\_\_

Date: \_\_\_\_\_

Welcome to Prudential First Realty, an independently owned and operated firm. We would like to take this opportunity to introduce you to several businesses in Des Moines that share a relationship with Prudential First Realty due to a common ownership. These businesses include: First Insurance, Inc., Iowa Title Company, HomeServices Lending, and Midland Escrow Services, Inc. All of the companies are owned by HomeServices of America, Inc. The Home Services Companies work together to provide many conveniences and advantages to homebuyers in the areas of home finance and homeowners insurance. Because of these relationships, this referral may provide Prudential First Realty with a financial or other benefit.

Set forth below is the estimated charge or range of charges for settlement services of each affiliated company:

**First Insurance, Inc.**

Hazard Insurance  
Varies with type of construction and location of home

**HomeServices Lending**

Lender loan processing fee of 1% of loan amount.  
HomeServices Lending will furnish you with a good faith estimate describing other charges you will be required to pay in connection with the loan.

**Iowa Title Company**

Abstract lien search of borrower  
\$175 to \$300 (one name); \$265 to \$300 (two names)  
Update abstract for seller: \$400 to \$650 (average)

**Midland Escrow Services, Inc.**

Escrow Agent  
\$254 to \$350 Property Settlement Fee Paid by Seller  
Closing of Transaction  
\$350 to \$630 Closing Services Fee Paid by Buyer

You are **not** required to use these companies as a condition of 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 THE SERVICES.

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.

**ACKNOWLEDGEMENT**

I have read this disclosure form, and understand that Prudential First Realty is referring me to purchase the above-described settlement service from the companies listed above. I give my permission to have representatives from the above companies contact me. I understand that Prudential First Realty may receive a financial benefit as a result of this referral.

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

\_\_\_\_\_  
Date

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

\_\_\_\_\_  
Date