



Affiliated Business Arrangement Disclosure

To:
From: Bay Equity Home Loans and its affiliates identified below
Property:

Bay Equity Home Loans is a residential mortgage lender that provides mortgage services to home loan applicants. This is to give you notice that Redfin Corporation has a business relationship with Rocket Mortgage, LLC, Rocket Close, LLC, Rocket Title Insurance Company, Bay Equity LLC and Forward Settlement Solutions, Inc. d/b/a as Title Forward. The nature of the relationship (and percentage of ownership interest) is Rocket Mortgage, Redfin Corporation, Inc., Bay Equity LLC, and Forward Settlement Solutions, Inc. are 100% owned and controlled subsidiaries of Rocket Companies, Inc. Because of this relationship, this referral may provide Redfin Corporation a financial or other benefit.

Set forth below is the estimated charge or range of charges for the settlement services listed. You are NOT required to use the listed providers as a condition for the purchase or sale of the subject property or the settlement of your loan/refinance. 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.

Provider and Settlement Service	Charge or Range of Charges
Rocket Mortgage: Loan Origination	1% to 2% of loan amount
Rocket Close, LLC: settlement services and tax certification	
Settlement or Closing Fee	\$500 to \$550
Tax Certification Fee	\$25.00
Rocket Close, LLC (as title agent), Rocket Title Insurance Company (as title insurer): Title insurance/Title Search	\$508 to \$558
Redfin Corporation: Residential real estate brokerage services	Buyer’s agent fees range between 1-3% of the purchase price of the property. Listing fees range between 1-4% of purchase price of the property, subject to market-based minimums. Buyers may request that a seller pay their agent’s fee. Commissions are not set by law and are fully negotiable
Bay Equity: Mortgage services Discount Points Appraisal Processing, Underwriting and Other Fees	0-3% of loan amount (optional) \$425 – 1,145 \$820 – 2,435
Title Forward: Title insurance for owner’s and/or lender’s coverage; settlement and closing services	
Title Insurance	Title insurance premiums for an owner’s policy typically range between \$1.50 to \$8.15 for each \$1000* of the purchase price of the property (\$150 minimum fee). Title insurance premiums for a lender’s policy typically range between \$0.75 to \$8.15 for each \$1000 of the amount of the loan (\$100 minimum fee)*
Settlement and Closing Services	Up to \$3,650 split between the buyer and seller per contractual terms or market custom. *Actual services and charges may vary based on the home value, coverage and limits chosen, whether you are the purchaser or seller, unusual market conditions, government regulations, property location, and similar factors.
This is an affiliated business arrangement disclosure statement. Actual services and charges may vary according to the circumstances underlying the transaction, including the home value, coverage and limits chosen, whether you are the purchaser or seller, as well as other requested terms, unusual market conditions, government regulation, property location and similar factors. This disclosure statement does not account for fees paid or payable to third party service providers.	

ACKNOWLEDGMENT

I/we have read this disclosure form and understand that the referring party is referring me/us to purchase the above-described settlement service(s) and may receive a financial or other benefit as the result of this referral.

Signature

Signature