



**COLDWELL BANKER**  
REALTY

## AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE STATEMENT

**To:** Consumer  
**From:** Coldwell Banker Realty  
**Property:** If this form is being provided to you as the seller then this form refers to the property being sold. If this form is being provided to you as a buyer or prospective buyer then this form refers to any property that you may consider purchasing with the assistance of Coldwell Banker Realty.

This is to give you notice that Coldwell Banker Realty, a subsidiary of Anywhere Real Estate Inc., ("Broker") is part of the Anywhere Advisors LLC family of real estate brokerage companies and has a business relationship with the companies listed below in this Statement. Anywhere Real Estate Inc. owns 100% of Anywhere Advisors LLC which owns 100% of Broker. Anywhere Real Estate Inc. also owns 100% of each company listed below, except for (i) Guaranteed Rate Affinity, in which Anywhere Integrated Venture Partner LLC has a 49.9% ownership interest; (ii) the title insurance provider, Guardian Title Company, in which Anywhere Integrated Services LLC, a subsidiary of Anywhere Real Estate Inc. has a 67.55% ownership interest and the title insurance provider Progressive Title Company, in which Anywhere Integrated Services LLC has a 44.54% ownership interest in Progressive Holding Company which owns 100% of Progressive Title Company; (iii) Ojo Labs. Inc. in which Anywhere Real Estate Services Group LLC, a subsidiary of Anywhere Real Estate Inc., has a 10.2% ownership interest; (iv) Notarize Inc., in which Anywhere Real Estate Services Group LLC has a 1.65% interest; and (v) Concierge Auctions in which Anywhere Real Estate Services Group LLC, (a subsidiary of Anywhere Real Estate Inc.) has a 50% interest in RESO-CA JV LLC which owns 80% of Concierge Auctions. Anywhere Real Estate Inc. also owns the franchisors of the BETTER HOMES & GARDENS® REAL ESTATE, COLDWELL BANKER®, COLDWELL BANKER COMMERCIAL®, CENTURY 21®, THE CORCORAN GROUP®, ERA®, AND SOTHEBY'S INTERNATIONAL REALTY® franchise systems. Because of these relationships, Broker's referral of business to any of the companies listed below may provide Broker, Anywhere Real Estate Inc., Anywhere Advisors LLC, the franchisors owned by Anywhere Real Estate Inc., and/or their employees, affiliates, or any other related parties noted herein 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 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 OR RANGE OF CHARGES
<b>Guaranteed Rate Affinity, LLC</b> Provides a full range of residential mortgage loan products and services.	Loan origination charge	\$1,290
	Loan discount fee/points	0% - 5% of loan amount
	Application Fee	\$150
<b>Anywhere Insurance Agency, Inc.</b> Provides insurance agency services for homeowner's insurance.	Homeowner's insurance premium	\$2.00 - \$6.00 per thousand dollars of replacement cost of dwelling
<b>WEST COAST ESCROW COMPANY</b> <b>FIRST CALIFORNIA ESCROW CORPORATION</b> <b>TERRA COASTAL ESCROW INC.</b> Provides handling of all details in transferring the property in accordance with the real estate contract.	Settlement/escrow fee	
	Up to \$300,000 home	\$850 to \$1,100 per side
	\$300,001 to \$500,000 home	\$1,100 to \$1,600 per side
	\$500,001 to \$999,999 home	\$1,600 to \$2,850 per side
	\$1,000,000 and over home	Please call for quote
	Document preparation/processing fee	\$100 to \$500

<p><b><u>EQUITY TITLE COMPANY</u></b> <b><u>PROGRESSIVE TITLE COMPANY, INC.</u></b> <b><u>CORNERSTONE TITLE COMPANY</u></b> <b><u>GUARDIAN TITLE COMPANY</u></b> Provides searches of public records that bring to your attention any known problems with the property's title before closing and issues the policy that insures against loss due to certain title defects.</p>	<p>Title Insurance Premium and/or Search and Title Fees</p>	<p>Purchase Transactions:</p> <p>Owners Policy:</p> <table><tr><td>Standard Coverage</td><td>HOP*</td><td>ALTA-Owner*</td></tr><tr><td>\$100,000</td><td>\$576</td><td>\$634</td></tr><tr><td>\$250,000</td><td>\$950</td><td>\$1045</td></tr><tr><td>\$500,000</td><td>\$1446</td><td>\$1591</td></tr><tr><td>\$1,000,000</td><td>\$2201</td><td>\$2422</td></tr><tr><td>\$1,500,000</td><td>\$2726</td><td>\$2999</td></tr></table> <p>Lenders Policy, if Simultaneous w/Owners</p> <table><tr><td>\$100,000</td><td>\$294</td></tr><tr><td>\$250,000</td><td>\$485</td></tr><tr><td>\$500,000</td><td>\$738</td></tr><tr><td>\$1,000,000</td><td>\$1123</td></tr><tr><td>\$1,500,000</td><td>\$1391</td></tr></table> <p>Refinance Transactions:</p> <table><tr><td>\$100,000</td><td>\$450-\$576</td></tr><tr><td>\$250,000</td><td>\$550-\$950</td></tr><tr><td>\$500,000</td><td>\$925-\$1446</td></tr><tr><td>\$1,000,000</td><td>\$1400-\$2201</td></tr><tr><td>\$1,500,000</td><td>\$1700-\$2726</td></tr></table> <p>*The Homeowners Policy (HOP) and ALTA Owners Policy provide expanded coverage</p>	Standard Coverage	HOP*	ALTA-Owner*	\$100,000	\$576	\$634	\$250,000	\$950	\$1045	\$500,000	\$1446	\$1591	\$1,000,000	\$2201	\$2422	\$1,500,000	\$2726	\$2999	\$100,000	\$294	\$250,000	\$485	\$500,000	\$738	\$1,000,000	\$1123	\$1,500,000	\$1391	\$100,000	\$450-\$576	\$250,000	\$550-\$950	\$500,000	\$925-\$1446	\$1,000,000	\$1400-\$2201	\$1,500,000	\$1700-\$2726
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<p><b><u>Cartus Corporation</u></b> Provides relocation, assignment management and cooperative real estate brokerage services to its corporate and government clients and its network of real estate brokerage companies.</p>	<p>Cooperative real estate brokerage commission</p>	<p>The Cartus referral commission varies, but is generally paid to Cartus (a licensed real estate broker) by a real estate broker as a percentage (typically, 37.5% -40%) of the real estate broker's commission on a transaction side, plus \$100, and may be shared by Cartus with other brokers.</p>																																						
<p><b><u>Other Anywhere Advisors LLC, Real Estate Brokerage Companies and Other Franchisees</u></b> In certain markets other Anywhere Advisors LLC subsidiaries provide real estate brokerage services under Coldwell Banker, The Corcoran Group, Sotheby's International Realty, Climb Real Estate trade names. Also note that in other markets, franchisees of Anywhere Real Estate Inc., subsidiaries provide real estate brokerage services as franchisees of Better Homes &amp; Gardens, Coldwell Banker, Coldwell Banker Commercial, The Corcoran Group, Century 21, ERA and Sotheby's International Realty.</p>	<p>Real estate brokerage commission</p> <p>Cooperative real estate brokerage commission</p>	<p>3 – 10% of sales price of the property depending on multiple factors including type of property, transaction side, services, region and transaction structure. However, commissions vary per agreement with each customer and may be negotiated, in whole or in part, as fixed amounts, such as a fixed amount in lieu of all or part of a percentage, or an amount such as \$100 - \$1000 in addition to a percentage. In addition, referral commissions vary, but are generally paid by a real estate broker as a percentage (approximately 25% - 50%) of the real estate broker's commission on a transaction side.</p>																																						

<b><u>Anywhere Leads Management Services Inc.</u></b> Provides broker network management and operates real estate referral programs.	Cooperative real estate brokerage commission	The Anywhere Leads Management Services (ALMS) referral commission varies but is generally paid to ALMS (a licensed real estate broker) by a real estate broker as a percentage (typically, 37.5%-42.5%) of the real estate commission.
<b><u>Ojo Labs, Inc.</u></b> Provides artificial intelligence technology to validate and incubate real estate leads, i.e. digital real estate assistant and cooperative real estate brokerage services.	Cooperative real estate brokerage commission	The Ojo Labs (Ojo) referral commission will be paid to Ojo (a licensed real estate broker) by a real estate broker as a percentage (in this case, 17.5%) of the real estate broker's commission on a transaction side.
<b><u>Sotheby's Concierge Auction</u></b> Provides global luxury real estate auction marketplace.	Buyer's Premium  Starting Bid Incentive	12% of either (a) the high bid for property at auction or (b) the purchase price of property sold outside of auction, in either case, not less than \$150,000.  If applicable, can reduce the Buyer's Premium by 50%.
<b><u>Notarize Inc</u></b> Provides remote online notarization services.	Remote Notary Network Fee	\$25-\$100

In addition to the affiliated business relationships described above, Broker has a business arrangement with American Home Shield Corporation ("AHS"). While Broker, Anywhere Real Estate Inc. and Anywhere Advisors LLC, including their subsidiaries and affiliates, do not have any ownership interests in AHS, they may receive fees from AHS in return for their performance of services.

#### ACKNOWLEDGMENT

I/we have read this disclosure form and understand that Broker is referring me/us to purchase the above-described settlement service(s) and that Broker, Anywhere Real Estate Inc., Anywhere Advisors LLC., their employees and/or subsidiaries and affiliates may receive a financial or other benefit as the result of this referral.

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Seller Date

\_\_\_\_\_  
Buyer Date

\_\_\_\_\_  
Seller Date

\_\_\_\_\_  
Buyer Date