



AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE STATEMENT

To: _____ From: _____

PMZ Agent's Name

Property: _____ Date: _____

This is to give you notice that Paul M. Zagaris, Inc., doing business as **PMZ Real Estate**, which is owned by trusts for the benefit of various members of the Zagaris family, various members of the Zagaris family, and Ben Balsbaugh (collectively, the “PMZ Owners”), has business relationships with (a) Generations Home Loans, LLC (dba Generations Home Loans and formerly Scenic Oaks Funding) and/or (b) Cypress Title Corporation. Certain PMZ Owners holding 78% of PMZ Real Estate also own (through various trusts) 36% of the ownership interests in Generations Home Loans. Certain PMZ Owners holding 78% of PMZ Real Estate also own (through various trusts) 87% of the ownership interests in an entity that owns 23% of Cypress Title Corporation. Because of these relationships, referrals to any of these companies by another may provide the referring company, the company receiving the referral, and/or some or all of the PMZ Owners with 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 purchase, sale, refinance or loan on 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 THESE SERVICES.

SETTLEMENT SERVICE PROVIDER	SERVICES PROVIDED	ESTIMATED CHARGE OR RANGE OF CHARGES
GENERATIONS HOME LOANS	Provides a range of residential mortgage loan products and services.	<i>Loan Origination Fee</i> \$1,750.00 (including Tax Services fee; Flood Certification fee; and Credit Report)
		<i>Loan Discount Points</i> 0% - 3% of loan amount
		<i>Appraisal Fee</i> \$575 - \$850

CONTINUED ON NEXT PAGE

SETTLEMENT SERVICE PROVIDER	SERVICES PROVIDED	ESTIMATED CHARGE OR RANGE OF CHARGES										
CYPRESS TITLE CORPORATION	Searches public records for defects in property's title before closing; issues title policy which insures against loss due to certain title defects; and handles escrow process.	<p align="center">Owner's Policy Premium</p> <table border="0"> <tr><td>\$100,000 home</td><td>\$629 - \$689</td></tr> <tr><td>\$200,000 home</td><td>\$876 - \$964</td></tr> <tr><td>\$500,000 home</td><td>\$1,496 - \$1,646</td></tr> <tr><td>\$1,000,000 home</td><td>\$2,261 - \$2,488</td></tr> <tr><td>\$1,500,000 home</td><td>\$2,826 - \$3,109</td></tr> </table>	\$100,000 home	\$629 - \$689	\$200,000 home	\$876 - \$964	\$500,000 home	\$1,496 - \$1,646	\$1,000,000 home	\$2,261 - \$2,488	\$1,500,000 home	\$2,826 - \$3,109
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<p align="center">Lender's Policy simultaneously issued with Owner's Policy</p> <table border="0"> <tr><td>\$100,000 home loan</td><td>\$357 - \$450</td></tr> <tr><td>\$200,000 home loan</td><td>\$500 - \$550</td></tr> <tr><td>\$500,000 home loan</td><td>\$853 - \$925</td></tr> <tr><td>\$1,000,000 home loan</td><td>\$1,289 - \$1,400</td></tr> <tr><td>\$1,500,000 home loan</td><td>\$1,161 - \$1,365</td></tr> </table>	\$100,000 home loan	\$357 - \$450	\$200,000 home loan	\$500 - \$550	\$500,000 home loan	\$853 - \$925	\$1,000,000 home loan	\$1,289 - \$1,400	\$1,500,000 home loan	\$1,161 - \$1,365		
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<p align="center">Settlement / Escrow Charges</p> <table border="0"> <tr><td>\$100,000 home</td><td>\$740 - \$1,065</td></tr> <tr><td>\$200,000 home</td><td>\$840 - \$1,165</td></tr> <tr><td>\$500,000 home</td><td>\$1,155 - \$1,480</td></tr> </table>	\$100,000 home	\$740 - \$1,065	\$200,000 home	\$840 - \$1,165	\$500,000 home	\$1,155 - \$1,480						
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<p align="center">Residential Refinance Rates (1 to 4 units)</p> <table border="0"> <tr><td>\$100,000</td><td>\$375 - \$521</td></tr> <tr><td>\$200,000</td><td>\$550 - \$789</td></tr> <tr><td>\$500,000</td><td>\$925 - \$1,347</td></tr> <tr><td>\$1,000,000</td><td>\$1,400 - \$2,035</td></tr> <tr><td>\$1,500,000</td><td>\$1,700 - \$2,544</td></tr> </table>	\$100,000	\$375 - \$521	\$200,000	\$550 - \$789	\$500,000	\$925 - \$1,347	\$1,000,000	\$1,400 - \$2,035	\$1,500,000	\$1,700 - \$2,544		
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<p align="center">Miscellaneous Documentation and Recording Fees \$50 - \$350</p>												

ACKNOWLEDGMENT

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

Signature

Date

Signature

Date



MARKETING AND ADVERTISING DISCLOSURE STATEMENT

To: _____ From: _____
PMZ Agent's Name

Property: _____ Date: _____

This is to give you notice that Paul M. Zagaris, Inc., doing business as **PMZ Real Estate**, has a contractual marketing and advertising agreements with Old Republic Home Protection Co., Inc. (“ORHP”), Fidelity National Home Warranty (“FNHW”), and Disclosure Source NHD (“DS”). Because of these agreements, PMZ Real Estate is paid to market and advertise these settlement service providers.

You are NOT required to use ORHP, FNHW, or DS as a condition for purchase, sale, refinance or loan on 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 THESE SERVICES.

ACKNOWLEDGMENT

I/we have read this disclosure form. I/we understand that PMZ Real Estate is being paid to market and advertise on behalf of ORHP, FNHW, and DS.

Signature Date

Signature Date