

## AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE

To: \_\_\_\_\_ Property: \_\_\_\_\_  
 From: \_\_\_\_\_ Date: \_\_\_\_\_

This is to give you notice that [insert name of Market Center], with which your agent is affiliated, has a business relationship with Keller Mortgage, LLC (“Keller Mortgage”) and KW Insurance, Ltd. (“Keller Covered”). Certain officers, directors, and owners of Keller Williams Realty, Inc. (“KWRI”), our franchisor, have indirect ownership interests ranging from an estimated one to 70 percent in Keller Mortgage. Likewise, certain officers, directors, and owners of KWRI have direct and indirect ownership interests ranging from an estimated one to 83 percent in Keller Covered. Because of these relationships, this referral may provide KWRI and/or officers, directors, or owners of KWRI 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 settlement of your loan on or 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 THESE SERVICES.

Service Provider	Services Provided	Charge or Range of Charges
Keller Mortgage	Loan Origination	0 to 2% of loan amount*
	Application Fee	0 to \$500*
	Underwriting Fee	0 to \$875*
	Processing Fee	0 to \$625*
	Discount Fee/Points	0 to 3% of loan amount**
Keller Covered	Online Homeowner’s Insurance Quote Marketplace	Insurers selected from among Keller Covered quotes determine their respective premiums. Keller Covered does not charge consumers for its services.
KWRI	Real estate broker services	0 to 7% of purchase price of real property

\* No loan origination, application, underwriting, or processing fees are charged in transactions involving a Keller Williams agent.

\*\* The loan discount fee/points are affected by the interest rate on your loan and may be higher if your interest rate is below market. In addition, the lender may require that you pay for the services of an attorney, credit reporting agency, or real estate appraiser chosen by the lender to represent the lender’s interest.