



AFFILIATED BUSINESS DISCLOSURE

To: Our Clients and Customers From: Reece & Nichols Realtors, Inc.

Thank you for contacting Reece & Nichols Realtors in connection with the purchase or sale of a home or other property. Reece & Nichols is a subsidiary of HomeServices of America, Inc., America's second largest real estate company. We have established a variety of business partnerships, contractual relationships or ownership interests in companies. While our main objective is to provide our customers and clients with the very best real estate related services in Kansas City, Reece & Nichols may receive a financial benefit when any of the products or services offered by our business partners, affiliates, or us are used. However, this will not affect the amount you pay for these services or the amount you pay to purchase or sell a property. Products or services include mortgage, title insurance, homeowner's insurance and home warranties. **You are hereby notified that Reece & Nichols owns Kansas City Title. HomeServices of America, the parent company of Reece & Nichols, and Wells Fargo Home Mortgage own HomeServices Lending which does business as Plaza Mortgage Services in Kansas City. Furthermore, HomeServices of America, also owns HomeServices Insurance, Inc., and together with PCG Agencies, Inc., operates Reece and Nichols Insurance, LLC.**

Kansas City Title will, upon request, and for normal compensation paid directly to Kansas City Title, provide title insurance and closing services in connection with the real estate transaction. The normal range of fees you may expect to pay for closing services are \$150 to \$350 and \$50 to \$150 for document preparation. Based on the average home sales price, the range of costs of title insurance are \$350 to \$750, however, please see the Kansas City Title rate card, available from your Real Estate Agent, for the costs of title insurance for a specific property and sales price.

Plaza Mortgage will, upon request, and for normal compensation paid directly to Plaza Mortgage, originate a mortgage loan application for you in connection with the purchase of real estate, and if said application is approved, will provide a mortgage loan to you. The normal fees you may expect to pay, including normal closing costs and points, will range between 1% and 3% of the loan amount, and will depend on the rate of interest, the program selected, and current market conditions. There are no costs involved to you for using Plaza Mortgage for pre-qualification or pre-approval services. Reece & Nichols Insurance will, upon request, and for normal consideration provide property and casualty, insurance policies. The normal range of premiums you may expect to pay for such policies is \$700 to \$2500, depending on the product and associated risk. For a personalized quote, please contact Reece & Nichols Insurance at (913) 696-6296. Home Warranty coverage is also available through the A.B. May Company, as part of Reece & Nichols' Home Warranty Plus program. The costs of such plans are available directly from the A.B. May Company.

You are under no obligation to use Kansas City Title, Plaza Mortgage Services, Reece & Nichols Insurance or the other services of our business partners and affiliates. There are other settlement service providers available to you. You are free to shop around to determine that you are receiving the best services and the best rate for these services. In accordance with Kansas Law, following are the names and phone numbers of three title agents that operate in the Kansas counties we serve: 1) Kansas Secured Title 913-788-9800; 2) All American Title Co. 913-652-0939; and 3) Benson Title Co 913-371-1100.

Competitive and reasonable rates, coupled with the efficient manner in which your transaction will be handled, puts the affiliates and partners of Reece & Nichols in a unique position to provide you with exceptional value and service. Thank you for this opportunity to inform you of our affiliated providers of closing services. We appreciate you taking the time to read this Disclosure.

I (we) hereby acknowledge receipt of this notice and understand its content.

Name: _____ Name: _____
 Buyer Seller Date _____ Buyer Seller Date _____

Approved by Legal Counsel in the States of Kansas and Missouri