IMPORTANT DISCLOSURE STATEMENTS FOR BUYERS AND SELLERS

WIRE FRAUD ALERT! PROTECT YOURSELF FROM WIRE FRAUD

Wire Fraud is a crime occurring with increasing frequency. Criminals/hackers target real estate transactions knowing that funds will likely be wired thus creating an opportunity for criminal activity. A common scheme involves hacking into email accounts and intercepting and replacing wire instructions or sending "updated" wire instructions after initial instructions are sent. The hacker will pretend to be an agent or escrow officer. Hackers will often copy logos and personal information in an attempt to increase an email's appearance of legitimacy. Emails from hackers will often request the immediate need for funds to be wired. A sense of urgency is created in hopes that funds will be sent without proper verifications. Funds sent to a fraudulent account may never be recovered.

Always confirm wire instructions by personally speaking with the intended recipient.
Do not use a telephone number contained in an email containing wire instructions to confirm those wire instructions. Track down a phone number for the business elsewhere. Do not rely upon information received in email communications even if the communication appears to be legitimate and from a recognized source. Never wire funds without double checking and verifying the wire instructions.

Do not trust emails seeking personal or financial information.
Never send personal information through unsecure email. Do not email bank account information. If you receive an email requesting personal or financial information or asking you to download something or click a link, call your escrow agent or officer (again, at an independently verified number) to confirm the email request before you do anything.

SHARED SERVICES DISCLOSURE

HomeSmart operates through a network of affiliated entities across multiple states. Although these entities are separate legal entities, they may operate as part of the same brokerage. Subagency is created when one broker appoints another broker(s) to act as subagent, to perform duties and services on the principal's behalf. The subagency relationship exists between HomeSmart and HomeSmart Realty. Licensees of both brokerages are subagents of each other. Where permitted by regulatory rule or law, certain broker duties and services related to your transaction may be provided by these affiliated entities acting as a subagent.

_____ _____
Seller Seller

_____ _____
Buyer Buyer

ACKNOWLEDGMENT AND CONFIRMATION OF DISCLOSURES

I/We have read and reviewed the **Wire Fraud Alert** and understand the importance of confirming all wire instructions and any requests for personal or financial information to prevent fraud. I further acknowledge and consent to the subagency relationship as disclosed under the **Shared Services Disclosure**. By signing below, I/We acknowledge receipt of these disclosures and agree to exercise due diligence as advised.

Print or Type name of Buyer/Seller	Signature of Buyer/Seller	Date
Print or Type name of Buyer/Seller	Signature of Buyer/Seller	Date
Print or Type name of Buyer/Seller	Signature of Buyer/Seller	Date
Print or Type name of Buyer/Seller	Signature of Buyer/Seller	Date

AFFILIATED BUSINESS RELATIONSHIP DISCLOSURE

Property Address: _____

This Disclosure is made pursuant to the requirements in the Real Estate Settlement Procedures Act ("RESPA") 12CFR Part 1024 (Regulation X).

This is to give you notice that HomeSmart shares common ownership with Equitable Escrow, Inc. (100%), Equitable Title Agency, LLC (100%), EQJV, LLC, (51%) and NH Title Group, LLC (100%). HomeSmart also has a business relationship with Solid Title Services, LLC and Independence Title & Escrow, LLC. Solid Title Services, LLC is owned 50% by HomeSmart and 50% by Weissman, P.C. Independence Title & Escrow, LLC is owned 45% by HomeSmart and 55% by Ganek, P.C. Additionally, HomeSmart maintains business relationships with certain other service providers in various markets, as identified in this disclosure. As a result of these ownership interests and business relationships, referrals to the listed providers may result in a financial or other benefit to HomeSmart and/or its owners.

Set forth below is the estimated charge or range of charges for the services listed. You are NOT required to use the listed provider(s) as a condition for purchase of the subject property. THERE ARE FREQUENTLY OTHER SERVICE AND SETTLEMENT PROVIDERS AVAILABLE WITH SIMILAR SERVICES. YOU ARE FREE TO SHOP AROUND TO DETERMINE THAT YOU ARE RECEIVING THE BEST SERVICES AND THE BEST PRICES FOR THE SERVICES. **Please note that some or all of the services listed below may not be available or offered in every market where HomeSmart operates.**

Equitable Escrow, Inc.	Fees based on services provided and sales price of the property.	
Equitable Title Agency LLC/ EQJV, LLC	Simultaneous Lender's Policy $2.27 to $5.49 per $1,000 of the loan amount plus $50-$100 per endorsement. Basic Owner's Policy $3.49 to $8.44 per $1,000 of the sales price. Escrow Fee $800 for up to $150,000 in sales price; increases $50.00 incrementally for every $50,000 increase in sales price.	
Solid Title Services, LLC	Lender's Policy	$3.35 - $3.50 per $1,000 of coverage, based on type and total amount (minimum $200); or $150 to $200 if issued simultaneously with an Owner's Policy (provided the loan amount is lower than the sales price)
	Owner's Policy	$4.65 - $5.70 per $1,000 of coverage, based on type and total amount (minimum $200)
	Commitment Fee	$75
Weissman PC	Closing Fee	$650- $850
	Title Search and Exam Fees	$185 - $300 per property (fees may exceed this range if the property consists of more than five acres)
Independence Title & Escrow, LLC	Lender's Policy	$2.50 - $4.85 per $1,000 of coverage, based on type and total amount (minimum $100 if issued simultaneously with Owner's Policy; $250 if issued separately)
	Owner's Policy	$2.50 - $6.60 per $1,000 of coverage, based on type and total amount (minimum $250)
	Title Search and Exam Fees	$125 - $300 per additional separately deeded parcel, if applicable
	Commitment Fee	$50
Ganek PC	Closing Fee	$650- $1,150
NH Title Group, LLC	Lender's Policy	NC filed rates effective October 1, 2025, per $1,000 of coverage: $2.78 on the first $100,000; $2.17 on $100,001-$500,000; $1.41 on $500,001-$2M; $1.08 on $2,000,001-$7,000,000; $0.75 above $7,000,000. Minimum

		premium $56. $28.50 per loan policy if issued simultaneously with an Owner's Policy.
	Owner's Policy	NC filed rates effective October 1, 2025, per $1,000 of coverage: $2.78 on the first $100,000; $2.17 on 100, 001–500,000; $1.41 on 500, 001–2,000,000; $1.08 on 2, 000, 001–7,000,000; $0.75 above $7,000,000. Minimum premium $56. ALTA Homeowner's/Expanded Coverage: additional 20% of regular rate. Reissue rate of 50% may apply if a prior policy issued within 15 years is provided.
	Commitment Fee	$16.50
	Closing Protection Letter (CPL)	$0.69 per $1,000 up to $100,000; add $0.13 per $1,000 from 100, 001–500,000; add $0.00 per $1,000 above $500,000.
	Residential ALTA Endorsements	$23 each for ALTA Endorsement 5 (Planned Unit Development), 8.1 (Environmental Protection), and 9 (Restrictions, Encroachments, Minerals).
American Home Shield	Fees based on services provided.	
Muscular Moving Men	Fees based on services provided.	
Move Concierge	Fees based on services provided.	
America's Preferred Home Warranty ("APHW")	Fees based on services provided.	
2-10 Home Buyers Resale Warranty Corporation	Fees based on services provided.	
loanDepot.com, LLC	Fees based on services provided.	
Guild Mortgage Company, LLC	Fees based on services provided.	

In addition to the collection, use and sharing of information set forth in our Privacy Policy [HomeSmart Privacy Policy], CCPA Notice [HomeSmart Privacy Statement - California], and any agreement HomeSmart has with you, you agree that HomeSmart may share your Personal Information with our affiliates, subsidiaries, service providers, and other third-parties to provide you with the services you requested, information related to additional products or services that may be available to you, events or news, or other opportunities that may be of interest to you.

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.

Print or Type name of Buyer/Seller _____ Signature of Buyer/Seller _____ Date _____

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