



BUSINESS ARRANGEMENT DISCLOSURE

FROM: MACKINTOSH REALTY, INC.
INTEGRATED INSURANCE SOLUTIONS

PRESIDENTIAL MORTGAGE GROUP
SALISBURY, MCLISTER & PICHON, LLP

This is to give you notice that the above companies have business relationships with certain providers of real estate settlement services. The name of the providers, the nature of the relationship and the estimated charges or range of charges for the following settlement services are set forth below.

Mackintosh Realty, Inc. is a leading full-service real estate brokerage company. It has its corporate office in Frederick, Maryland, and an additional sales office in Hagerstown, Maryland. Mackintosh service areas include Maryland, Pennsylvania, and West Virginia. To cover costs of record keeping/file retention, there is an additional commission of \$245 payable at settlement. _____ / _____.

Presidential Mortgage Group – Mackintosh Realty, Inc. has a business relationship with Presidential Mortgage Group, a division of Presidential Bank, FSB, an unaffiliated residential mortgage lender. Mackintosh Inc, REALTORS provides marketing services to Presidential Mortgage Group., Presidential Mortgage Group compensates Mackintosh realty, Inc for providing these services.

You are not required to use Presidential Mortgage Group services as a condition to the purchase or sale of a home or other property. THERE ARE OTHER MORTGAGE LENDERS THAT MAY BE ABLE TO OFFER YOU A MORTGAGE LOAN. YOU ARE FREE TO SHOP AROUND TO DETERMINE THAT YOU ARE RECEIVING THE MORTGAGE RATES AND TERMS THAT FIT YOUR NEEDS. Your choice of a mortgage lender will not affect current or future services and products that we provide to you.

Integrated Insurance Solutions is an insurance agency representing many different insurers. In this way, as with the mortgage company, it can make many different programs and options available to you at competitive prices. There is no added fee charged by Integrated Insurance Solutions only the cost of the insurance policy coverage chosen by you. Homeowners and renters insurance premiums typically range from \$400-\$1600 per year.

Salisbury, McLister & Pichon, LLP is a provider of title insurance agency services at your settlement (301-694-7235). The agency charges a commitment fee between \$50 and \$85 per owner / lender policy. In addition, the following rates will be charged for title insurance rates depending on the policy and the type of coverage you desire.

	<u>Basic Owner+ Policy</u>		<u>Basic Lenders Policy</u>
First \$250,000	\$3.89	\$2.78	
\$250,000 - \$500,000	\$3.31		\$2.21
\$500,000 - \$1,00,000	\$2.78		\$1.94
Simultaneous issue (owner and lender)	\$50.00		

Charges for special endorsements may be necessary for certain coverage requested/required by your lender. Charges vary between \$50 - \$100. Salisbury, McLister, and Pichon LLP has a marketing and service agreement with Mackintosh Realty, Inc.

It is important that you understand that Mackintosh Realty, Inc. may benefit financially from marketing fees from Mackintosh affiliated companies. It is also important that you know that Mackintosh Realty, Inc. **sales associates** receive **no financial benefit** from your choice of Presidential Mortgage Group as your lender or Integrated Insurance Solutions for your insurance or Salisbury, McLister, and Pichon LLP for your settlement and title insurance.

Home Warranty Insurance Disclosure: Mackintosh companies have no ownership interest in any company offering home warranty insurance; Mackintosh offers a (one year) Home Warranty. This can be purchased by either the Seller or the Buyer. Payment is due at time of settlement. If the Seller offers it on a listing, they are covered until settlement then if given in the Contract of Sale, Buyer coverage starts for a full year. Additional coverage is charged for some items for the Seller or Buyer. If service is needed, the party must contact the **warranty company** who will provide a vendor for you. **My initials indicate that I acknowledge this option is available** _____ / _____

THIS DISCLOSURE NOTICE IS GIVEN TO INFORM YOU THAT YOU ARE NOT REQUIRED TO USE PRESIDENTIAL MORTGAGE GROUP, INTEGRATED INSURANCE SOLUTIONS, OR SALISBURY, MCLISTER & PICHON, LLP. NOR ARE YOU REQUIRED TO PURCHASE A HOME WARRANTY POLICY AS A CONDITION OF YOUR TRANSACTION. YOU MAY BE ABLE TO GET THESE SETTLEMENT SERVICES AT A LOWER RATE BY SHOPPING WITH OTHER SERVICES PROVIDERS.

I /we have read and understand this notice.

Signature _____ Date _____ Signature _____ Date _____

Agent: _____