

**AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE
PURSUANT TO THE FEDERAL REAL ESTATE SETTLEMENT
PROCEDURES ACT AND REGULATION X**

RESPA Notice

To: Borrower(s)

Property:

From: **NATIONAL HOME CORPORATION** (Owner)

This is to give you notice that NHC Title, LLC, (NHC) which is a title insurance agency, has the following business relationships: 1) Owner owns a 70.00% interest in NHC. 2) Investors Title Insurance Company, which is the title insurance underwriter for the agency, has a 30.00% ownership interest in NHC; 3) NHC is managed by Investors Title Management Services (ITMS), which is affiliated with ITIC through common ownership. For more information about these companies, please visit the agency website at www.nhctitle.com. Because of these relationships, this referral may provide Owner, ITIC and/or ITMS a financial or other benefit.

Set forth below is the estimated charge by NHC Title, LLC for title insurance on the subject property.

You are NOT required to use NHC Title, LLC or Investors Title Insurance Company as a condition for settlement of your loan on the subject property. OTHER SETTLEMENT SERVICE PROVIDERS WITH SIMILAR SERVICES MAY BE AVAILABLE. YOU ARE FREE TO COMPARE PROVIDERS TO DETERMINE THAT YOU ARE RECEIVING THE BEST SERVICES AND THE BEST RATE FOR THESE SERVICES.

TYPE OF POLICY	AMOUNT OF INSURANCE	ESTIMATED CHARGE
Lender's Title Insurance	<u>\$259,000 - \$350,000</u>	<u>\$150</u>
Owner's Title Insurance	<u>\$259,000 - \$350,000</u>	<u>\$1,370 - \$1,825</u>
(Description of Service)	Closing Fee	<u>\$ 575.00</u>

ACKNOWLEDGEMENT

I/we have read this disclosure form. I/we understand that the Owner is referring me/us to purchase the above described settlement services from NHC Title, LLC and Investors Title Insurance Company and that Owner, ITIC and ITMS may receive a financial or other benefit as a result of this referral.

Buyer

Date

Buyer

Date

**NATIONAL HOME CORPORATION
DISCLOSURES WITH RESPECT TO TITLE INSURANCE**

To: Borrower(s)

Property:

From: NATIONAL HOME CORPORATION (Owner)

- I. I acknowledge that the Lender may not condition an extension of credit, or any subsequent renewal thereof on either:
- My purchase of an insurance product from the Lender or any of its affiliates; or
 - My agreement not to obtain, or a prohibition on my obtaining, an insurance product from an unaffiliated entity;
 - As long as the coverage provided is acceptable to the Lender.
- II. I understand that the insurance product is not a deposit or other obligation of, or guaranteed by, the Lender or an affiliate of the Lender; and I understand that the insurance product is not insured by the Federal Deposit Insurance Corporation (FDIC) or any other agency of the United States, Florida, the Lender, or an affiliate of the Lender.
- III. I also acknowledge that I have received a copy of a Notice required by the Federal Real Estate Settlement Procedures Act and Regulation X (RESPA Notice) disclosing the Owner's interest in a title insurance agency, NHC Title, LLC (only applicable for federally related mortgage loans).
- IV. Understanding the above disclosures (check all applicable):
- I request that my title insurance business be referred to NHC Title, LLC, and my attorney or closing agent be notified accordingly. I further understand that I can contact NHC Title, LLC to obtain or provide additional information concerning title insurance.
 - I request my title insurance business be referred to _____.
Please instruct my attorney or closing agency accordingly.
 - I understand that the Lender requires mortgage loan title insurance and that the Lender's policy does not provide Owner's coverage to protect my equity. I would like Owner's insurance in the amount of the Purchase Price, the Appraised Value, for the Loan Amount.

Borrower

Date

Borrower

Date

Current Mailing Address

Loan Officer

Home Phone Number/Work Phone Number