

# CONSUMER NOTICE

## THIS IS NOT A CONTRACT

Pennsylvania Law requires real estate brokers and salespersons (licensees) to advise consumers who are seeking to sell or purchase residential or commercial real estate or tenants who are seeking to lease residential or commercial real estate where the licensee is working on behalf of the tenant of the business relationships permitted by the Real Estate Licensing and Registration Act. **This notice must be provided to the consumer at the first contact where a substantive discussion about real estate occurs** unless an oral disclosure has been previously provided. If the oral disclosure was provided, this notice must be provided at the first meeting or the first time a property is shown to the consumer by the broker or salesperson.

**Before you disclose any information to a licensee, be advised that unless you select an agency relationship the licensee is NOT REPRESENTING YOU. A business relationship of any kind will NOT be presumed but must be established between the consumer and the licensee.**

Any licensee who provides you with real estate services owes you the following duties:

- Exercise reasonable professional skill and care which meets the practice standards required by the Act.
- Deal honestly and in good faith.
- Present, in a reasonably practicable period of time, all offers, counteroffers, notices, and communications to and from the parties in writing. The duty to present written offers and counteroffers may be waived if the waiver is in writing.
- Comply with Real Estate Seller Disclosure Act.
- Account for escrow and deposit funds.
- Disclose all conflicts of interest in a reasonably practicable period of time.
- Provide assistance with document preparation and advise the consumer regarding compliance with laws pertaining to real estate transactions.
- Advise the consumer to seek expert advice on matters about the transaction that are beyond the licensee's expertise.
- Keep the consumer informed about the transaction and the tasks to be completed.
- Disclose financial interest in a service, such as financial, title transfer and preparation services, insurance, construction, repair or inspection, at the time service is recommended or the first time the licensee learns that the service will be used.

A licensee may have the following business relationships with the consumer:

### **Seller Agency:**

Seller agency is a relationship where the licensee, upon entering into a written agreement, works only for a seller/landlord. Seller's agents owe the additional duties of:

- Loyalty to the seller/landlord by acting in the seller's/landlord's best interest.
- Confidentiality, except that a licensee has a duty to reveal known material defects about the property.
- Making a continuous and good faith effort to find a buyer for the property, except while the property is subject to an existing agreement
- Disclosure to other parties in the transaction that the licensee has been engaged as a seller's agent.

A seller's agent may compensate other brokers as subagents if the seller/landlord agrees in writing. Subagents have the same duties and obligations as the seller's agent. Seller's agents may also compensate buyer's agents and transaction licensees who do not have the same duties and obligations as seller's agents.

If you enter into a written agreement, the licensees in the real estate company owe you the additional duties identified above under seller agency. The exception is designated agency. See the designated agency section in this notice for more information.

### **Buyer Agency:**

Buyer agency is a relationship where the licensee, upon entering into a written agreement, works only for the buyer/tenant.

Buyer's agents owe the additional duties of:

- Loyalty to the buyer/tenant by acting in the buyer's/tenant's best interest.
- Confidentiality, except that a licensee is required to disclose known material defects about the property.
- Making a continuous and good faith effort to find a property for the buyer/tenant, except while the buyer is subject to an existing contract.
- Disclosure to other parties in the transaction that the licensee has been engaged as a buyer's agent.

A buyer's agent may be paid fees, which may include a percentage of the purchase price, and, even if paid by the seller/landlord, will represent the interests of the buyer/tenant.

If you enter into a written agreement, the licensees in the real estate company owe you the additional duties identified above under buyer agency. The exception is designated agency. See the designated agency section in this notice for more information.

### **Dual Agency:**

Dual agency is a relationship where the licensee acts as the agent for both the seller/landlord and the buyer/tenant in the same transaction with the written consent of all parties. Dual agents owe the additional duties of:

- Taking no action that is adverse or detrimental to either party's interest in the transaction.
- Unless otherwise agreed to in writing, making a continuous and good faith effort to find a buyer for the property and a property for the buyer, unless either are subject to an existing contract.
- Confidentiality, except that a licensee is required to disclose known material defects about the property.

**Designated Agency:**

In designated agency, the employing broker may, with your consent, designate one or more licensees from the real estate company to represent you. Other licensees in the company may represent another party and shall not be provided with any confidential information. The designated agent(s) shall have the duties as listed above under seller agency and buyer agency.

In designated agency, the employing broker will be a dual agent and have the additional duties of:

- Taking reasonable care to protect any confidential information disclosed to the licensee.
- Taking responsibility to direct and supervise the business activities of the licensees who represent the seller and buyer while taking no action that is adverse or detrimental to either party's interest in the transaction.

The designation may take place at the time that the parties enter into a written agreement, but may occur at a later time. Regardless of when the designation takes place, the employing broker is responsible for ensuring that confidential information is not disclosed.

**Transaction Licensee:**

A transaction licensee is a broker or salesperson who provides communication or document preparation services or performs other acts for which a license is required **WITHOUT being the agent or advocate** for either the seller/landlord or the buyer/ tenant. Upon signing a written agreement or disclosure statement, a transaction licensee has the additional duty of limited confidentiality in that the following information may not be disclosed:

- The seller/landlord will accept a price less than the asking/listing price.
- The buyer/tenant will pay a price greater than the price submitted in a written offer.
- The seller/landlord or buyer/tenant will agree to financing terms other than those offered.

Other information deemed confidential by the consumer shall not be provided to the transaction licensee.

**OTHER INFORMATION ABOUT REAL ESTATE TRANSACTIONS**

The following are negotiable and shall be addressed in an agreement/disclosure statement with the licensee:

- The duration of the employment, listing agreement or contract.
- The fees or commissions.
- The scope of the activities or practices.
- The broker's cooperation with other brokers, including the sharing of fees.

Any sales agreement must contain the zoning classification of a property except in cases where the property is zoned solely or primarily to permit single family dwellings.

A Real Estate Recovery Fund exists to reimburse any person who has obtained a final civil judgment against a Pennsylvania real estate licensee owing to fraud, misrepresentation, or deceit in a real estate transaction and who has been unable to collect the judgment after exhausting all legal and equitable remedies. For complete details about the Fund, call (717) 783-3658.

**ACKNOWLEDGMENT**

**I acknowledge that I have received this disclosure.**

<b>Date:</b> _____	_____	_____
	<b>Print (Consumer)</b>	<b>Print (Consumer)</b>
	_____	_____
	<b>Signed (Consumer)</b>	<b>Signed (Consumer)</b>
	_____	_____
	<b>Address (optional)</b>	<b>Address (optional)</b>
	_____	_____
	<b>Phone Number (optional)</b>	<b>Phone Number (optional)</b>

**I certify that I have provided this document to the above consumer.**

<b>Date:</b> _____	_____
	<b>Print (Licensee)</b>
	_____
	<b>Signed (Licensee)</b>

**BUSINESS RELATIONSHIP  
BETWEEN BROKER AND BUYER**

This form recommended and approved for, but not restricted to use by, the members of the Pennsylvania Association of REALTORS® (PAR).

1 **BROKER (Company)** \_\_\_\_\_ **MONSTER REAL ESTATE.COM LLC**  
2 **LICENSEE(S)** \_\_\_\_\_  
3 **Buyer has read and received the Consumer Notice as adopted by the State Real Estate Commission at 49 Pa. Code §35.336**  
4 **and the Notices to Buyers in this agreement. Pennsylvania law requires that this business relationship between Broker and**  
5 **Buyer be in writing.**  
6 *Note: The terms "buyer," "seller," and "buy" will also be construed to mean "tenant," "landlord," and "rent," respectively, throughout this agreement.*

**BUSINESS RELATIONSHIP AS DESCRIBED IN THE CONSUMER NOTICE**

7  
8 **Does Buyer have a business relationship with another broker?**  Yes  No  
9 **If yes, explain:** \_\_\_\_\_  
10 **Broker and Buyer agree to the following business relationship as allowed by Broker's Company policy:**  
11  **SELLER AGENT** (for properties listed with Broker)/**SUBAGENT FOR SELLER** (for properties listed with other companies).  
12  **TRANSACTION LICENSEE** (for properties not listed with Broker; however, if property is listed under an agency contract  
13 with Broker, Broker is a Seller's Agent).  
14  **BUYER AGENT** (for properties listed with Broker and other companies, and for properties not listed with any broker)  
15 Broker will be Buyer's Agent under the terms agreed to in the Buyer Agency Contract below.

**EXCLUSIVE BUYER AGENCY CONTRACT**

16  
17 **1. TERM**  
18 **This Contract applies to any property that Buyer chooses to buy during the term of this Contract. Buyer will not**  
19 **enter into a Buyer Agency Contract with another broker/licensee that begins before the Ending Date of this Contract.**  
20 **Starting Date:** This Contract starts when signed by Buyer and Broker, unless otherwise stated here: \_\_\_\_\_  
21  
22 **Ending Date:** This Contract ends \_\_\_\_\_  
23 (A) If Buyer is negotiating or has entered an Agreement of Sale, this Contract ends upon settlement.  
24 (B) If Buyer is negotiating or has signed a lease, this Contract ends upon possession.  
25 **2. BROKER'S FEE**  
26 (A) It is Broker's policy to accept compensation offered by the listing broker and/or the seller. Broker may be paid a fee that  
27 is a percentage of the purchase price (or in the case of a lease, a percentage of the total amount of rent due over the term  
28 of the lease). Even though Broker's Fee, or a portion of it, may be paid by a seller or listing broker, Broker will continue  
29 to represent the interests of Buyer.  
30 (B) 1. If the amount received in paragraph 2(A) from a **listing broker** is less than \_\_\_\_\_ **N/A** \_\_\_\_\_,  
31 then Buyer will pay Broker the difference or include it as a term in the Agreement of Sale for the seller to pay.  
32 2. If the amount received in paragraph 2(A) from a **seller not represented by a broker** is less than  
33 \_\_\_\_\_ **N/A** \_\_\_\_\_, then Buyer will pay Broker the difference or include it as a term in the  
34 Agreement of Sale for the seller to pay.  
35 (C) In addition to any amounts paid to Broker in subparagraphs 2(A) and/or 2(B), Buyer will pay Broker an additional  
36 amount of \_\_\_\_\_ **N/A** \_\_\_\_\_ as part of Broker's Fee.  
37 (D) 1. **Broker's Fee is earned if Buyer enters into a sale or lease agreement during the term of this Contract, whether**  
38 **brought about by Broker, Broker's agents or by any other person, including Buyer.**  
39 2. If Buyer enters into a sale/lease agreement for a property after the Ending Date of this Contract, Buyer will pay  
40 Broker's Fee:  
41 (a) if the sale/lease is a result of Broker's actions during the term of this Contract, OR  
42 (b) if the property was seen during the term of this Contract, AND  
43 (c) Buyer is not under an exclusive buyer agency contract with another broker at the time Buyer enters into a  
44 sale/lease agreement.  
45 **3. DUAL AGENCY** Buyer agrees that Broker may also represent the seller of the property that Buyer might buy. The Broker is  
46 a DUAL AGENT when representing both the seller and the buyer in the sale of a property.  
47 **4. DESIGNATED AGENCY:**  
48  **Not Applicable.**  
49  **Applicable.** Broker may designate licensees to represent the separate interests of Buyer and the seller. Licensee  
50 (identified above) is the Designated Agent, who will act exclusively as the Buyer Agent. If Licensee is also the Seller  
51 Agent, then Licensee is a DUAL AGENT.  
52 **5. TRANSFER OF THIS CONTRACT** Buyer agrees that Broker may transfer this Contract to another Broker. Broker will  
53 notify Buyer immediately in writing if Broker transfers this Contract to another broker.  
54 **6. OTHER**  
55 Broker agrees to credit buyer a portion of the fee paid as buyer's agent (the commission) at settlement per the terms of the  
56 attached Rebate Agreement. This agreement may be cancelled by either party at any time, in writing.

57 **This is the entire Agreement between Broker and Buyer. Any verbal or written agreements that were made before are not**  
58 **a part of this Agreement. Any changes or additions to this agreement must be in writing and signed by Broker and Buyer.**  
59 **Return by facsimile (FAX) transmission constitutes acceptance of this agreement.**  
60 **NOTICE BEFORE SIGNING: IF BUYER HAS LEGAL QUESTIONS, BUYER IS ADVISED TO CONSULT AN ATTORNEY.**  
61 **Buyer gives permission for Broker to send information about this transaction to the fax number(s) and/or e-mail**  
62 **address(es) listed below.**  
63 **BUYER'S MAILING ADDRESS:** \_\_\_\_\_  
64  
65 **PHONE:** \_\_\_\_\_ **FAX:** \_\_\_\_\_ **E-MAIL:** \_\_\_\_\_  
66 **BUYER** \_\_\_\_\_ **DATE** \_\_\_\_\_  
67 **BUYER** \_\_\_\_\_ **DATE** \_\_\_\_\_  
68 **BROKER (Company Name)** **MONSTER REAL ESTATE.COM LLC**  
69 **ACCEPTED BY** \_\_\_\_\_ **DATE** \_\_\_\_\_

## NOTICES TO BUYERS

The following Notices apply to buyers working with Buyer's Agents, Seller's Agents or Subagents for Seller, or Transaction Licensees.

Buyer acknowledges that Buyer has received and understands the **Consumer Notice adopted by the Pennsylvania State Real Estate Commission at 49 Pa. Code §35.336. The Consumer Notice, including the duties, definitions of business relationships, and statements identifying cooperation with other brokers, possibilities of dual agency and designated agency stated therein, and notice of the Real Estate Recovery Fund and zoning classification, are incorporated here as part of this disclosure as though written here in their entirety.**

**The terms and length of the business relationship, the fees, and the range of services that Broker will provide have been determined as a result of negotiations between Broker and Buyer and have not been set or recommended by any association of REALTORS®.**

### SERVICES TO SELLER

Broker may provide services to a seller for which Broker may accept a fee. Such services may include, but are not limited to, listing fees; deed/document preparation; ordering certifications required for closing; financial services; title transfer and preparation services; ordering insurance, construction, repair, or inspection services. Broker will disclose to Buyer if any fees are to be paid by the seller.

### OTHER BUYERS

Licensee may show or present the same properties to other buyers.

### CONFLICT OF INTEREST

A *conflict of interest* is when Broker or Licensee has financial or personal interest in the property where Broker or Licensee cannot put Buyer's interest before any other. If Broker, or any of Broker's licensees, has a *conflict of interest*, Broker will notify Buyer in a timely manner.

### DEPOSIT MONEY

- (A) Broker will keep (or will give to the listing broker, who will keep) all deposit monies that Broker/Licensee receives in an escrow account as required by real estate licensing laws and regulations. Buyer agrees that Broker may wait to deposit any uncashed check that is received as deposit money until Buyer's offer has been accepted.
- (B) If Buyer joins Broker/Licensee in a lawsuit for the return of deposit monies, Buyer will pay Licensee's and Broker's attorneys' fees and costs.

### CIVIL RIGHTS ACTS

Federal and state laws make it illegal for a seller, broker, or anyone to use RACE, COLOR, RELIGION or RELIGIOUS CREED, SEX, DISABILITY (physical or mental), FAMILIAL STATUS (children under 18 years of age), AGE (40 or older), NATIONAL ORIGIN, USE OR HANDLING/TRAINING OF SUPPORT OR GUIDE ANIMALS, or the FACT OF RELATIONSHIP OR ASSOCIATION TO AN INDIVIDUAL KNOWN TO HAVE A DISABILITY as reasons for refusing to sell, show, or rent properties, loan money, or set deposit amounts, or as reasons for any decision relating to the sale or rental of property.

### EXPERTISE OF REAL ESTATE AGENTS

Pennsylvania Real Estate Agents are required to be licensed by the Commonwealth of Pennsylvania and are obligated to disclose adverse factors about a property that are reasonably apparent to someone with expertise in the marketing of real property.

- (A) If Buyer wants information regarding specific conditions or components of the property which are outside the Agent's expertise, the advice of the appropriate professional should be sought.
- (B) If Buyer wants financial, legal, or any other advice, Buyer is encouraged to seek the services of an accountant, lawyer, or other appropriate professional.

### BUYER'S OPTIONS

**Unless Buyer and the seller agree otherwise, real estate is sold in its present condition. It is Buyer's responsibility to satisfy himself or herself that the condition of the property is satisfactory. Buyer may request that the property be inspected, at Buyer's expense, by qualified professionals to determine the condition of the structure or its components. Areas of concern may include, but are not limited to, the following: electrical; plumbing, heating, ventilating, air conditioning; appliances and fixtures; water infiltration, basement; roof leakage; boundaries; asbestos, urea formaldehyde foam insulation, carbon monoxide, radon, and environmental hazards or substances; wood-destroying insect infestation; on-site water service and/or sewage system; and lead-based paint. Buyer's request for any inspection should be made to Broker before entering into an Agreement of Sale or lease.**

**Buyer is advised that information regarding properties considered for purchase by Buyer has been provided by the seller or seller's broker. Such information may include, but is not limited to, the information on the Seller's Property Disclosure Statement, including environmental conditions; MLS information, including information regarding restrictions, taxes, assessments association fees, zoning restrictions, dimensions, boundaries (if identified); and marketing information. Unless otherwise noted, Broker has not verified the accuracy of this information, and Buyer is advised to investigate its accuracy.**

### FEES

Buyer understands that, as either a Seller Agent/Subagent for Seller or Transaction Licensee, Broker may receive a fee from the seller. Broker's office policy allows for cooperation with other brokers who may compensate Broker based on a percentage of the purchase price. As a Seller Agent/Subagent for Seller or a Transaction Licensee, Broker may not charge any fee to Buyer without a signed written agreement.

# MONSTER REAL ESTATE.COM

## REBATE AGREEMENT

The following are the terms agreed to by MONSTER REAL ESTATE.COM and the undersigned in regards to MONSTER REAL ESTATE.COM's Cash Back Rebate ("Rebate") as buyer's agents in the purchase of real estate.

All prospective clients of Monster Real Estate.Com must be aware that all terms and length of business relationship, the fees, rebates and concessions, and range of services that a broker will provide have been determined as a result of negotiations between Broker and Buyer and have not been set or recommended by any association or group. All representations, claims, advertising, promotional activities, brochures or plans of any kind made by any party are null and void unless they are expressly incorporated or stated in a fully executed written agreement.

1. Buyer must be represented by an agent of **Monster Real Estate.Com** as a Buyer's Agent under the terms of a fully executed Buyer's Agency contract for a term negotiated with the agent prior to the showing of the home for which the rebate is offered.
2. Rebate is available only to buyers who proceed to final settlement with **Monster Real Estate.Com** acting as their sole and exclusive agent in the purchase of real estate.
3. The Consumer Notice, The Buyer's Agency Agreement, The Rebate Agreement and The Affiliated Business Arrangement Disclosures must be completed, signed and returned prior to rebate being issued.
4. By your second meeting you must provide a pre-approval letter from a lender or cash buyers must have a verification of funds letter.
5. For any real estate purchase the rebate is on a sliding scale from fifty percent (50%) to zero percent (0%) of the cooperating broker commission actually received by **Monster Real Estate.Com** at the settlement for representing the buyer net of any allowances or other deductions by **Monster Real Estate.Com** related to the transaction. In the event that a referral fee or commission split must be paid on the sale of a property reducing the amount of commission received, the rebate would be reduced by the amount of the referral fee or commission split. The actual rebate is determined by the chart in paragraph 6.
6. The rebate is a reward from Monster Real Estate.Com to their clients for their commitment and utilization of the brokerage's technological tools. The clients' use of technology saves Monster Real Estate.Com's agents time, and thereby the savings is passed on to the consumer. Based upon these factors, the rebate is offered on a sliding scale based upon the number of homes shown and contracts negotiated:

		Number Of Contracts Negotiated			
		Up To	1	2	3
Number Of Houses Shown	5	50%	33%	20%	
	10	25%	20%	10%	
	15	12%	8%	0%	
	20	8%	0%	0%	

7. Limit one rebate per transaction. In any event, the maximum rebate available is 50% of the cooperative commission actually paid to Monster Real Estate.Com less allowances or deductions.
8. For new construction, you must first register with **Monster Real Estate.Com** and **Monster Real Estate.Com** will register you with any builder. NO REBATE if you register without us on new construction.
9. Occasionally, the seller and/or listing broker in a transaction will offer the broker representing the buyer a bonus or other additional incentive over and above the cooperating brokerage commission. Any such bonuses or other additional incentives are separate and apart from the cooperating brokerage commission actually received by **Monster Real Estate.Com** and buyer is not entitled to a rebate on any bonus or other additional incentive monies paid to **Monster Real Estate.Com** over and above the cooperative broker commission.

10. The undersigned agrees to hold Monster Real Estate.Com, its successors and/or assigns and affiliates harmless in all matters regarding said rebate.
11. The amount of the cooperating broker commission received will vary on individual properties. The rebate will be paid or credited to the party or parties named as the "buyer(s)" or "borrower(s)" on the HUD-1 Closing Statement or equivalent official closing statement. In the case of an IRC §1031 Tax Deferred Exchange ("Exchange"), the party named as the "buyer or borrower" is the Qualified Intermediary (the "Exchange Company") and the rebate will be paid or credited to the Exchange Company for the benefit of the party conducting the exchange (the "Exchanger"). All buyers, or in the case of any Exchange, the Exchanger must sign a Rebate Agreement before any rebate will be issued. This rebate program is only available where permitted under state and federal law and when not otherwise prohibited by the buyer's lender(s). The rebate is void if you saw the property with an agent from another company prior to working with us. There may be tax consequences to the rebate. If you need legal or tax advice, you should consult with the appropriate professional. Offer subject to conditions, limitations, exclusions, modifications, and/or discontinuation without notice. **Monster Real Estate.Com** may or may not be the listing broker of this property. In either case, where allowed by law, This offer is good on any listing with any real estate company when a **Monster Real Estate.Com** Real Estate agent represents you.

**By signing below, the undersigned states that the undersigned has fully read and understands the terms of this Agreement. The undersigned agrees to comply with all terms of this Agreement and with any other terms required in Buyer's agency, and agrees that all points of this Agreement and other Agency contracts required are valid and enforceable. The undersigned acknowledges receipt of a copy of this agreement The Consumer Notice and Affiliated Business Arrangement Disclosure.**

\_\_\_\_\_  
**Signed** **Date**

\_\_\_\_\_  
**Name (print)**

\_\_\_\_\_  
**Signed** **Date**

\_\_\_\_\_  
**Name (print)**

\_\_\_\_\_  
**Signed** **Date**

\_\_\_\_\_  
**Name (print)**

\_\_\_\_\_  
**Witness** **Date**

\_\_\_\_\_  
**Witness Name (print)**

\_\_\_\_\_  
**Accepted By (Agent Signature)** **Date**

\_\_\_\_\_  
**Agent Name (print)**

**MONSTER REAL ESTATE.COM**  
**Affiliated Business Arrangement Disclosure Statement Notice**

This is to give you notice that Monster Real Estate.com has a business relationship with both Hamilton National Mortgage Company and Nationwide Search and Settlement Services, LLC. Some of the shareholders of Monster Real Estate.com are also shareholders of Hamilton National Mortgage Company and Nationwide Search and Settlement Services, LLC. Because of this business relationship, any referral may provide a financial or other benefit.

Set forth below is the estimated charges or range of charges for the following settlement services listed. You are NOT required to use the listed provider as a condition for settlement.

**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.**

<b>Company</b>	<b>HUD-1 Description of Fees</b>	<b>Estimated Range of Charges Generally Made by Provider</b>
<p>Hamilton National Mortgage Company</p> <p>Residential Direct Mortgage Lender, Lender of mortgages on 1 to 4 unit residential dwellings and provides all services of origination, processing, underwriting, and closing loans.</p> <p>Commercial Broker, brokerage of commercial financing on all commercial properties and multi-unit dwellings.</p>	<p>Application Fee Commitment Fee Appraisal Fees</p> <p>Origination Fee Discount Points</p> <p>Flood Certification Fee/Credit Report Fee/Underwriting Fee/Tax Service Fee/Processing Fee/Wire Fee/Payoff Fee/Overnight (Shipping) Fees</p>	<p>\$0 to \$495 depending on program \$0 to \$1595 depending on program \$0 to \$450 depending on program</p> <p>0% to 1% of loan value 0% to 3% of loan value All points are a percentage of loan amount, and are dependent on program</p> <p>All Included</p>
<p>Nationwide Search and Settlement Services, LLC.</p> <p>Provides title examination, title insurance, payoff services, tax certification services, and settlement services to owners and lenders at settlement</p>	<p>Purchase of owner's policy, which includes required lender's coverage (1108-1110) for: \$60,000.00 up to \$340,000 (re-issue) \$60,000.00 up to \$340,000 (basic) up to \$500,000 (basic) up to \$500,000 (re-issue) up to \$1,000,000 (basic) up to \$1,000,000 (re-issue)</p> <p>Courthouse Document Recording Wire Fee / Notary Fee / Tax Service Fee Overnight Fee Tax Certification Fee</p> <p>Payoff Services/Title Search/Lien Cert./Judgement Reports/ Issuance of Title Insurance Binder/Commitment</p>	<p>\$557 to \$1853 \$619 to \$2059 \$5.00 per \$1000 90% of basic \$3.75 per \$1000 90% of basic</p> <p>\$75 - \$300 \$10 - \$50 \$14 per envelope \$35</p> <p>All included</p> <p>(Current rates for insurance are filed with the applicable state agency)</p>

**ACKNOWLEDGEMENT**

I / We have read this disclosure form, and understand that Monster Real Estate.com is referring me / us to purchase the above referenced settlement and financial service(s) and may receive a financial or other benefit as the result of this referral.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date