



# SOUTHERN REALTY

ENTERPRISES, INC.



## AFFILIATED COMPANY BUSINESS DISCLOSURE

To: Seller/Buyer \_\_\_\_\_

Property: \_\_\_\_\_

Date: \_\_\_\_\_

In connection with the purchase or sale of a property, it is usually necessary for arrangement of financing and a settlement closing agent to handle the closing and issue title insurance. We are pleased to recommend All Credit Lending and Equitable Title Agency, Inc.

To ensure that our clients receive outstanding professional services with reputable companies and at a great value, our broker Frank Filippelli has taken a small ownership of Equitable Title and full ownership of All Credit Lending.

The Real Estate agents of Southern Realty Enterprises, Inc. may also have an interest in these affiliated companies. The estimated charge or range of charges for All Credit Lending and Equitable Title Agency for the following settlement services are as follows: Equitable Title Agency and closing services: Up to 1.25% of the property purchase price subject to the services selected by you. The State of Florida has established minimum rates to be charged. All Credit Lending: Zero to 3% of the mortgage loan amount, which will vary based on the lender, loan product, interest rate, loan point and amount of purchase price financed as selected by the borrower. All Credit Lending may also received fees from the lender upon loan closing which vary from 0% to 3% of the loan amount, which fees are paid by lender and you do not incur any additional obligations for payment of these fees to All Credit Lending. The estimated cost of an appraisal is \$275 and a credit report is \$50.

You are not required to use All Credit Lending or Equitable Title as a condition for settlement of a loan or purchase of the subject property. The minimum rate for title insurance is set by state regulation in Florida. You may be able to get these services at a lower rate by shopping with other providers. A lender is allowed to require the use of an attorney, credit reporting, agency or real estate appraiser chosen to represent the lender's interest.

**I/We have read this Disclosure form and understand we are not required to use the above companies.**

\_\_\_\_\_  
Seller Date

\_\_\_\_\_  
Buyer Date

\_\_\_\_\_  
Seller Date

\_\_\_\_\_  
Buyer Date