

AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE NOTICE

TO:

FROM: **Garman Builders, Inc.**

PROPERTY:

DATE:

As required by the Department of Housing and Urban Development’s Regulation X, the Real Estate Settlement Procedures Act, this is to make you aware that Garman Builders, Inc. does not have an ownership interest in American Eagle Settlements, LLC, a Pennsylvania title insurance agent for Commonwealth Land Title Company, nor does American Eagle Settlements, LLC have an ownership interest in Garman Builders, Inc. Please note however, that that certain owners and employees of Garman Builders, Inc. indirectly hold a 65% interest of American Eagle Settlements, LLC, the Title Agent. Because of this relationship, this referral may provide certain owners and employees of Garman Builders, Inc. a financial or other benefit.

Attached is the estimated charge or range of charges for the settlement services listed. You are NOT required to use the listed providers as a condition for the purchase, sale, or refinance of the subject property. **THERE ARE FREQUENTLY OTHER SETTLEMENT 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 THE SERVICES.**

Acknowledgement:

I/we have read this disclosure form, and understand that Garman Builders, Inc. is referring me/us to purchase the above described settlement services and may receive a financial or other benefit as a result of this referral.
