



BUSINESS ARRANGEMENT DISCLOSURE FROM MACKINTOSH INC., REALTORS®

INTEGRATED INSURANCE SOLUTIONS

SALISBURY, MCLISTER & FOLEY, 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, Inc. REALTORS® 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. _____. It is important that you understand that Mackintosh, Inc. REALTORS® may benefit financially from marketing fees from Mackintosh affiliated companies. It is also important that you know that Mackintosh, Inc. REALTORS® sales associates receive no financial benefit from your choice of Integrated Insurance Solutions for your insurance or Salisbury, McLister, and Foley, LLP for your settlement and title insurance.

Integrated Insurance Solutions is an insurance agency representing many different insurers. In this way, they 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 & Foley, 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 Foley, LLP has a marketing and service agreement with Mackintosh Inc., REALTORS®

Home Warranty Insurance Disclosure: Mackintosh companies have no ownership interest in any company offering home warranty insurance; Mackintosh offers two (one year) Home Warranties. 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 such time given in the agreement with the Warranty Company. 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 US INTEGRATED INSURANCE SOLUTIONS, OR SALISBURY, MCLISTER & FOLEY, 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: _____