

**AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE NOTICE**

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

To: \_\_\_\_\_ (Buyer/Mortgagor)

\_\_\_\_\_ (Buyer/Mortgagor)

From: DJH Penn Valley Associates

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

This disclosure is provided to give you notice that James A. Halbert, who is the President of Classic Communities Corporation, has a business relationship in his individual capacity and not in his capacity as an officer of Classic Communities Corporation, with Charter Settlement Company (the "Company"). Mr. Halbert has a 10 percent ownership interest

BELOW ARE THE ESTIMATED CHARGES OR RANGE OF CHARGES BY CHARTER SETTLEMENT COMPANY FOR THE FOLLOWING SETTLEMENT SERVICES:

Amount of Coverage \$ \_\_\_\_\_  
(Based on Sales Price or Mortgage Amount, whichever is greater)

Title Insurance Premium	\$ _____
Endorsements to Title Insurance \$150.00	
Includes 100, 300, 8.1	
Additional Endorsements – add \$50.00 each	
Condominium - \$50.00	\$ _____
Planned Unit - \$50.00	\$ _____
Adjustable Rate - \$50.00	\$ _____
Notary Fees	\$18.00 (estimated)
Closing Service Letter (If requested by Lender)	\$35.00
Recording Fees (Deed/Mortgage)	\$100.00 (estimated)
Overnight Package	\$15.50 each

You are NOT required to use Charter Settlement Company as a condition for qualification of or settlement on your loan or purchase/sale of the subject property. 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.

**ACKNOWLEDGMENT:**

I/We have read and understand this disclosure form and understand that Classic Communities Corporation is referring me/us to purchase the above-described settlement service(s) and that James Halbert may receive a financial or other benefit as the result of this referral.

\_\_\_\_\_  
Buyer/Mortgagor

\_\_\_\_\_  
Buyer/Mortgagor

\_\_\_\_\_ I/We **ACCEPT** the referral to purchase settlement service(s) from Charter Settlement Company.

\_\_\_\_\_ I/We **DECLINE** the referral to purchase settlement service(s) from Charter Settlement Company.