

AFFILIATED BUSINESS DISCLOSURE

To: _____

Property: _____

In connection with the purchase/sale of this property, Universal Title of South Florida, LLC and UTSF Collective, LLC dba UTSF Collective Title Agency have been recommended for title insurance services, and Universal Title of South Florida, LLC has been recommended for settlement services. This Affiliated Business Arrangement Disclosure is to give you notice that your real estate agent may have a business relationship with Universal Title of South Florida, LLC, a joint venture owned by Universal Title of Florida, LLC, a Florida limited liability company and L5L Collective, LLC, a Florida limited liability company; or your real estate agent may also have a business relationship with UTSF Collective, LLC, a joint venture owned by Universal Title of South Florida, LLC, a Florida limited liability company and UTSF Collective Partners, LLC, a Florida limited liability company.

Because of this relationship, this referral may provide your real estate agent a financial or other benefit. Universal Title of South Florida, LLC and UTSF Collective, LLC are both fully licensed and bonded in the State of Florida as a licensed title insurance agency and is able to offer title insurance policies accordingly. The State of Florida Department of Insurance sets the minimum rates for title insurance. The fees charged by Universal Title of South Florida, LLC and UTSF Collective, LLC are in accordance with those rates. Other related charges would be based upon the actual services selected by you and your lender, if any. Set forth below are estimated charges for the settlement services and title insurance premiums offered by Universal Title of South Florida, LLC and UTSF Collective, LLC. Universal Title of South Florida, LLC and UTSF Collective, LLC are title insurance agencies and write insurance for First American Title Insurance Company. Other options may be available, including a less comprehensive ALTA Owner's policy, which could reduce your charges. Actual charges may vary according to the particular circumstances underlying the transaction including the home value, coverage limits, and other requested terms and services, government regulations, and property location and features. For specific charges for your transaction, please contact Universal Title of South Florida, LLC or UTSF Collective, LLC directly.

Universal Title of South Florida, LLC UTSF Collective, LLC dba UTSF Collective Title Agency	Title Insurance premiums for owner's or lender's coverage and settlement fee: Section series on HUD-1 Section "H" on CD	Buyer Settlement Fee: \$795.00 + \$50.00 wire fee (provided by Universal Title of South Florida, LLC) Seller Settlement Fee: \$795.00 + \$50.00 wire fee (provided by Universal Title of South Florida, LLC) Owner's Title Insurance: promulgated rates Lender's Title Insurance: promulgated rate \$25.00-\$250.00 Title Search: \$200.00
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YOU ARE NOT REQUIRED TO USE THE ABOVE NAMED COMPANY AS A CONDITION FOR THE SETTLEMENT OF YOUR PURCHASE OR SALE OF THE PROPERTY DESCRIBED ABOVE. 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 THESE SERVICES. I have read this Disclosure Statement and understand that my real estate agent is referring me to purchase the above described settlement services and associates of Keller Williams Realty and its affiliates in South Florida may receive a financial or other benefit as the result of this referral.

_____/ _____
 Date Signature

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 Date Signature

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 Date Signature

WIRE FRAUD NOTICE: WARNING! WIRE FRAUD ADVISORY: If you have a closing transaction with Universal Title and you receive an email from any source containing Wire Transfer Instructions, DO NOT RESPOND TO THE EMAIL! Instead, call your Universal Title title officer immediately, using previously known contact information and NOT information provided in the email, to verify the information prior to sending funds. Universal Title ONLY sends out wire instructions via the Qualia Connect secure portal and does not change its wiring instructions. DO NOT TRUST any email that contains wire instructions, even if it looks like it came from a Universal Title or Keller Williams Realty account.