



MARYLAND & DC RESPA DISCLOSURES
Affiliated Business Arrangement Disclosure Statement

To: Karen Link
Link Family Tr

Property: 425 Christopher Ave #35
Gaithersburg MD 20879

From: Weichert, Realtors®

Date: 6/24/24

This is to give you notice that Weichert Co. of Maryland Inc. d/b/a Weichert, Realtors® has a business relationship with the following companies: Mortgage Access Corp. d/b/a Weichert Financial Services; Weichert Insurance Agency, Inc.; and Weichert Title Agency of Maryland, LLC (hereinafter collectively referred to as the "Weichert Family of Companies"). Except as noted herein, James M. Weichert is the 100% owner of the above referenced companies. Because of these relationships, any referral may provide Weichert, Realtors®, its owners and employees, and any of the Weichert Family of Companies, with a financial or other benefit.

Set forth below is the estimated charge or range of charges for the settlement services listed. You are NOT required to use the listed provider(s) as a condition for purchase, sale, or refinance 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.

Weichert Insurance Agency, Inc. is an independent insurance agency that offers personal lines property and casualty insurance, flood insurance, excess and surplus insurance and additional personal lines of business. Rates and available coverage may vary by jurisdiction or carrier. You pay the cost of the homeowner's insurance policy chosen by you to cover the structure of your home and its contents. For example, the approximate annual premium for a \$400,000 home purchase is \$752. However, the cost of your insurance will vary depending on the amount of the replacement cost of the structure and the amount of contents covered within. Replacement cost is the cost to rebuild the home with same like, kind and quality of materials. Some key factors impacting the cost to rebuild your home are total living area, style of home, special features and any additions or enhancements. Additionally, factors that impact the rate of insurance may be age of dwelling, location, claims history and insurance score.

Mortgage Access Corp. d/b/a Weichert Financial Services offers mortgages to homebuyers for which it provides the funding, and in some jurisdictions offers mortgage products offered by other companies not related to the Weichert Family of Companies from which it receives a fee from the ultimate funding source. Depending upon the type of mortgage sought, the interest rate, and the points to be paid, the following is an estimate of possible charges, depending upon the state and the mortgage program selected:

	Conventional	Government
Processing Fee	\$625	\$1250 (FHA only)
Credit Report Fee	\$35 to \$60	\$35 to \$60 (FHA & VA)
Appraisal	\$450 to \$1250*	\$400 to \$675*
Transfer Service	\$68 to \$108**	\$68 to \$108** (FHA)
Flood Certification Fee	\$13.50	\$13.50 (FHA & VA)
Underwriting Fee	\$625	N/A

*Price dependent on property type and number of units. Only actual cost will be assessed.
 **Price may be greater if the loan amount exceeds \$900,000.

Weichert Title Agency of Maryland, LLC is a joint venture between Weichert Title Agency, Inc., which owns 40% of Weichert Title Agency of Maryland, LLC and Classic Settlements, Inc., which owns the remaining 60%. James M. Weichert owns Weichert Title Agency, Inc. Title insurance in Maryland for a standard simultaneous issue of an owner's and lender's policy based on an average sales price of \$400,000 would be approximately \$1,976.50. Title insurance in the District of Columbia for a standard simultaneous issue of an owner's and lender's policy based on an average sales price of \$400,000 would be approximately \$2,628.00.

A schedule of rates is contained in the following table.

Coverage	Per Thousand/MD	Per Thousand/DC
First \$250,000	\$5.23	\$6.84
\$250,000 to \$500,000	\$4.46	\$6.12
\$500,000 to \$1,000,000	\$3.80	\$5.40
\$1,000,000 to \$5,000,000	\$3.00	\$4.68
Over \$5,000,000	\$1.80	\$3.96
Minimum Premium	\$150.00	\$274.00

Additional title charges typically include:

Settlement Fee: \$795.00 (This fee includes all document preparation, title search, title exam, binder, courier, overnight delivery, and processing)

Weichert® Home Protection Plan. Weichert, Realtors® has an agreement with Cinch Home Services for a promotional program in which Weichert, Realtors® agrees to promote the Weichert Home Protection Plan, which is offered and issued by Cinch Home Services. Weichert, Realtors® does not have any ownership interest in Cinch Home Services, or any of their offered home warranty products and services. Weichert, Realtors® is compensated for performing promotional services. The estimated cost of the home protection plan ranges from \$500 to \$600. Optional coverages are sometimes available for an additional cost.

I/we have read this disclosure form, and understand that Weichert, Realtors® may be referring me/us to purchase the above-described settlement service(s) and that its owners and employees and any of the Weichert Family of Companies may receive a financial or other benefit as the result of this referral.

<p><i>Kevin E. Lind</i> <u>Grantor and Trustee 7/15/24</u> Signature Date</p>	<p>_____ Signature Date</p>
<p><i>Ryan H. Luch</i> <u>Grantor & Trustee 7/15/2024</u> Signature Date</p>	<p>_____ Signature Date</p>