

**AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE STATEMENT**

**Twin Oaks Title, LLC**

The purpose of this disclosure is to give you notice that C. Dan Joyner Realtors has a business relationship with Nelson & Galbreath, LLC and Twin Oaks Title, LLC. Nelson & Galbreath, LLC and C. Dan Joyner Realtors and have an ownership-member and financial interest in Twin Oaks Title, LLC. Because of this relationship, this referral may provide C. Dan Joyner Realtors and/or Nelson & Galbreath, LLC 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 Twin Oaks Title, LLC as a condition for closing on the subject property. The rates for these services may vary with other settlement providers; however, we firmly believe that our company provides exceptional service. 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 BEST RATE FOR THESE SERVICES.

<b>Provider and Service</b>	<b>Estimated Charges</b>
Twin Oaks Title, LLC Title Services – Owner Policy	**Varies – based on Purchase Price
Twin Oaks Title, LLC Title Services – Lender Policy	**Varied – based on Loan Amount

\*This fee includes your attorney fee, title examination, title binder, courier, and access fees. Estimates may change depending on the complexity of the closing.

\*\*Title insurance is promulgated by the State of South Carolina. When an Owner's Policy and a Loan Policy covering identical land are issued simultaneously, there will be a premium charge of \$100.00 for the Loan policy simultaneously issued, so long as the amount of the Loan Policy is not in excess of the amount of the Owner's Policy. The premium on the amount of the Loan Policy exceeding the Owner's Policy is figured at the applicable rate.

**Expanded Coverage Policies Rate per \$1,000.00**

Up to and including \$50,000 of liability written.	\$4.32
Over \$50,000 and up to and including \$100,000 add	\$3.60
Over \$100,000 and up to and including \$500,000 add	\$2.52
Over \$500,000 and up to and including \$5,000,000 add	\$2.16
Over \$5,000,000 add	\$1.44

**ACKNOWLEDGMENT**

I/we have read this disclosure form, and understand that C. Dan Joyner is referring me to purchase or use the above-described settlement service(s) and may receive a financial or other benefit as a result of this referral.

THE UNDERSIGNED HAVE READ, UNDERSTOOD, AND HAVE BEEN GIVEN A COPY OF THIS DISCLOSURE ON THIS THE \_\_\_\_\_ DAY OF \_\_\_\_\_, 20\_\_\_\_\_.

\_\_\_\_\_  
Signature of Buyer

\_\_\_\_\_  
Signature of Buyer