

Buyers Agent:

Please find attached our required addenda to submit an offer for this property. This should answer any questions you are buyer may have in regards to why these are required.

- The RESPA Disclosure is just that, a RESPA required disclosure of Coldwell Banker Preferred Affiliated. Your buyer does not have to use any of these services, but has to be aware that we have business relationships with these firms.
- W-9 is required by the bank that holds our escrow funds to FDIC insure the buyer's funds during escrow.
- Buyers Financial Info, along with a preapproval and a signed copy of buyers Good Faith Estimate from their lender, this form will show there are funds to cover closing costs and other costs incurred for this purchase. We only need to see sufficient funds for going to settlement. This shows all parties that your buyer can go to settlement.



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RESPA AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE STATEMENT

(To be presented to Buyers and Sellers and signed upon commencing relationship with Coldwell Banker Preferred, but in no event later than referral of Buyers to the Coldwell Banker Preferred Affiliated Companies)

Buyer (s):
Subject Property: to be determined
Seller(s):
Subject Property:
Date:

Pursuant to the Real Estate Settlement & Procedures Act and the regulations adopted pursuant to that statute, Coldwell Banker Preferred hereby makes the following disclosures:

In order to facilitate your transaction, Coldwell Banker Preferred has established certain affiliated or related companies or business relationships in the area of mortgage lending, title insurance and homeowner’s warranty protection (the “*Affiliated Companies*”). You are **NOT** required to use the listed providers as a condition for settlement of your loan or repurchase, sale or refinancing 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.**

Set forth below are the Affiliated Companies, a brief description of the services provided and the estimated charge or range of charges for the settlement service listed:

A. Title Insurance and Settlement Services:

American Liberty Abstract, LP

American Liberty Abstract, LP is a full service title, settlement and title insurance agency representing buyers, sellers and borrowers in connection with the purchase, sale or refinancing of real estate. Coldwell Banker Preferred has a business relationship with American Liberty Abstract, LP. The nature of that relationship is that some or all of the shareholders of Coldwell Banker Preferred are shareholders of Philadelphia Preferred Real Estate, Inc. Philadelphia Preferred Real Estate, Inc. is a limited partner of American Liberty Abstract, LP, owning a majority of the partnership interests in American Liberty Abstract, LP. Therefore, the shareholders of Coldwell Banker Preferred may receive a financial or other benefit based on this relationship with American Liberty Abstract, LP.

Land Services USA, Inc.

Land Services USA, Inc. is a full service title, settlement and title insurance agency representing buyers, sellers and borrowers in connection with the purchase, sale or refinancing of real estate. Coldwell Banker Preferred has a business relationship with Land Services USA, Inc. The nature of that relationship is that Coldwell Banker Preferred and Land Services USA, Inc. are parties to a Consulting and Marketing Agreement and that by virtue of this relationship, Coldwell Banker Preferred may receive a financial or other benefit.





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American Liberty Abstract, LP's and Land Services USA Inc.'s estimated charges or range of charges for arranging and providing the services set forth below include:

<u>Service</u>	<u>Amount or Range</u>	
Title Insurance Services, Abstract or Title Search	\$ _____	\$ _____
	Basic	Reissue
Title Examination		
Title Insurance Binder		
Title Insurance	(Amount varies with price of housing and Cost of Underwriter's product)	
Closing Service Letter	\$35	
Title Insurance Endorsements	\$50 - \$250	
Notary Fees	\$30 - \$50*	
Recording Costs	\$75 - \$350*	
Incoming/Outgoing Wire Fees	\$20 per wire*	
Overnight Delivery	\$15.50 - \$20*	
Email Delivery of Lender Documents	\$15 - \$50 (if applicable)	

***These fees may apply to both Buyer and Seller**

B. Financing Services / Mortgage Broker- PHH Preferred Mortgage, LLC

PHH Preferred Mortgage, LLC is a full service mortgage brokerage company. Coldwell Banker Preferred has a business relationship with PHH Preferred Mortgage, LLC. The nature of that relationship is that Coldwell Banker Preferred is a member of PHH Preferred Mortgage, LLC and therefore has a financial interest in the performance of PHH Preferred Mortgage, LLC.

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 mortgage program selected:

Application fees	\$500
Credit Report	\$45 - \$55
Loan discount points	0% to 2% of the Loan Amount
Loan origination fee	0% to 1% of the Loan Amount
Appraisal	\$435 - \$500
Document review	\$75 - \$100
Tax service fee	\$98 - \$110
Flood insurance search	\$19.50 - \$30

The loan discount fee may fluctuate on a daily basis based on market demand and the type of loan selected and approved. If you desire additional information, please consult with a PHH Preferred Mortgage, LLC representative.

Certain charges will be imposed by your lender and paid to non-affiliated service providers. Such charges will vary according to the circumstances of your loan, the value of the property and other factors. Such charges will be disclosed and explained to you by PHH Preferred Mortgage, LLC.



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A lender is allowed to require the use of an attorney, credit reporting agency or real estate appraiser chosen to represent the lender's interest.

C. Homeowners' Warranty Plan- First American Home Buyers Protection Corp.

You may protect what may be your biggest investment with the purchase of a home warranty service contract. Home warranty contracts vary slightly in cost and type of coverage offered. Coldwell Banker Preferred acts as agent for First American Home Buyers Protection Corp. The First American Home Buyers Protection Plan **starts at \$435.00 before optional coverage (with a \$60.00 deductible)** and is to be paid at closing. The fee includes the full amount of fees due and payable to First American Home Buyers Protection Corp. for Plan administration and provision of services as well as reimbursement to Coldwell Banker Preferred based on an estimate of the expenses incurred in promoting, selling, processing and advertising the Plan. Buyer acknowledges that Buyer has read and received the First American Home Buyers Protection Plan information, and Buyer hereby acknowledges receipt of the home warranty brochure.

D. Homeowner's insurance.

Your mortgage company will require that you purchase a homeowner's policy. Homeowner's insurance covers the structure and contents of your home. Cost varies according to the value of the property and contents covered. Coldwell Banker Preferred has a business relationship with several insurance companies who pay a fee to Coldwell Banker Preferred to cover the administrative costs of maintaining that relationship. Coldwell Banker Preferred has no ownership interest in any insurance company.

E. Professional Movers.

You may require the services of a professional moving company. Costs will vary according to the weight of your household goods and the distance you are moving. Coldwell Banker Preferred has a business relationship with several moving companies who pay a fee to Coldwell Banker Preferred to cover the administrative costs of the relationship. Coldwell Banker Preferred has no ownership interest in any moving company.

ACKNOWLEDGMENT

I/we have read this disclosure statement and understand that Coldwell Banker Preferred has referred me/us to purchase the above-described settlement services and may receive a financial or other benefit as a result of this referral.

Buyer Date

Buyer Date

As the Seller of a property listed with Coldwell Banker Preferred, I acknowledge by my signature below, that I have received and reviewed this RESPA Affiliated Business Arrangement Disclosure Statement.

Seller Date

Seller Date



Request for Taxpayer Identification Number and Certification

**Give form to the
 requester. Do not
 send to the IRS.**

Print or type See Specific Instructions on page 2	Name (as shown on your income tax return)	
	Business name, if different from above	
	Check appropriate box: <input type="checkbox"/> Individual/Sole proprietor <input type="checkbox"/> Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Other ▶	
	<input type="checkbox"/> Exempt from backup withholding	
	Address (number, street, and apt. or suite no.)	Requester's name and address (optional)
	City, state, and ZIP code	
List account number(s) here (optional)		

Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on Line 1 to avoid backup withholding. For individuals, this is your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the Part I instructions on page 3. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN* on page 3.

Social security number									

or

Employer identification number									

Note. If the account is in more than one name, see the chart on page 4 for guidelines on whose number to enter.

Part II Certification

Under penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), and
2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and
3. I am a U.S. person (including a U.S. resident alien).

Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the Certification, but you must provide your correct TIN. (See the instructions on page 4.)

Sign Here	Signature of U.S. person ▶	Date ▶
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Purpose of Form

A person who is required to file an information return with the IRS, must obtain your correct taxpayer identification number (TIN) to report, for example, income paid to you, real estate transactions, mortgage interest you paid, acquisition or abandonment of secured property, cancellation of debt, or contributions you made to an IRA.

U.S. person. Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN to the person requesting it (the requester) and, when applicable, to:

1. Certify that the TIN you are giving is correct (or you are waiting for a number to be issued),
2. Certify that you are not subject to backup withholding, or
3. Claim exemption from backup withholding if you are a U.S. exempt payee.

Note. If a requester gives you a form other than Form W-9 to request your TIN, you must use the requester's form if it is substantially similar to this Form W-9.

For federal tax purposes you are considered a person if you are:

- An individual who is a citizen or resident of the United States,
- A partnership, corporation, company, or association created or organized in the United States or under the laws of the United States, or

- Any estate (other than a foreign estate) or trust. See Regulations sections 301.7701-6(a) and 7(a) for additional information.

Foreign person. If you are a foreign person, do not use Form W-9. Instead, use the appropriate Form W-8 (see Publication 515, Withholding of Tax on Nonresident Aliens and Foreign Entities).

Nonresident alien who becomes a resident alien.

Generally, only a nonresident alien individual may use the terms of a tax treaty to reduce or eliminate U.S. tax on certain types of income. However, most tax treaties contain a provision known as a "saving clause." Exceptions specified in the saving clause may permit an exemption from tax to continue for certain types of income even after the recipient has otherwise become a U.S. resident alien for tax purposes.

If you are a U.S. resident alien who is relying on an exception contained in the saving clause of a tax treaty to claim an exemption from U.S. tax on certain types of income, you must attach a statement to Form W-9 that specifies the following five items:

1. The treaty country. Generally, this must be the same treaty under which you claimed exemption from tax as a nonresident alien.
2. The treaty article addressing the income.
3. The article number (or location) in the tax treaty that contains the saving clause and its exceptions.

BUYER'S FINANCIAL INFORMATION

BFI

This form recommended and approved for, but not restricted to use by, the members of the Pennsylvania Association of REALTORS® (PAR).

1 BUYER 1
2 ADDRESS

4 BUYER 2
5 ADDRESS

9 The following information is requested to determine the buyer's financial ability to purchase the property.

- 11 1. Will you occupy the premises?
12 2. Have you in the last 7 years declared bankruptcy, suffered foreclosure, had an account for collection action, had a history of late payments, or had any legal action affecting ability to finance?
13 3. Is any part of purchase price or settlement costs being obtained from a source other than shown below?
14 4. Have you at any time on or since January 1, 1998, been obligated to pay support under an order that is on record in any Pennsylvania county?
15 5. Are there any arrearages for alimony or child/spousal support due in this, or any other, jurisdiction?

23 For a purchase involving mortgage financing, disclose at least a minimum net worth of liquid assets in the amount of the down payment plus settlement costs. For cash sales, disclose at least a minimum amount equal to the purchase price plus settlement costs.

Table with columns: ASSETS (Bank accounts, stocks, etc.), BUYER 1, BUYER 2. Rows include asset entries and a TOTAL row.

36 The information in this section must be provided if Buyer(s) require a mortgage loan.

Table with columns: LIABILITIES (list all liabilities, including alimony or child/spousal support, if any), BUYER 1 (Balance, Per Month), BUYER 2 (Balance, Per Month). Includes a TOTAL row.

Table with columns: Real Estate Currently Owned (First Property), Real Estate Currently Owned (Second Property). Rows include Address, Value, Mo. Payment, Mortgage/Equity Loan Balance.

54 Buyer Initials: / BFI Page 1 of 2



55 The information in this section must be provided if Buyer(s) require a mortgage loan, but only to the extent necessary to prove
56 the ability to qualify for the mortgage loan.

57
58 **EMPLOYMENT INFORMATION -- BUYER 1**
59
60 Current Employer: _____
61 Address: _____
62 _____
63 Occupation: _____
64 Years at job: _____
65
66 Prior Employer: _____
67 Address: _____
68 _____
69 Occupation: _____
70 Years at job: _____

EMPLOYMENT INFORMATION -- BUYER 2
Current Employer: _____
Address: _____

Occupation: _____
Years at job: _____
Prior Employer: _____
Address: _____

Occupation: _____
Years at job: _____

72 **ANNUAL INCOME** **BUYER 1**
73
74 Basic Salary \$ _____
75 Overtime \$ _____
76 Bonuses \$ _____
77 Commissions \$ _____
78 Dividends \$ _____
79 Interest \$ _____
80 _____ \$ _____
81 _____ \$ _____
82 TOTAL \$ _____

ANNUAL INCOME **BUYER 2**
Basic Salary \$ _____
Overtime \$ _____
Bonuses \$ _____
Commissions \$ _____
Dividends \$ _____
Interest \$ _____
_____ \$ _____
_____ \$ _____
TOTAL \$ _____

83 **COMBINED TOTAL INCOME \$ _____**

84
85 ADDITIONAL INFORMATION: _____
86 _____
87 _____
88 _____
89 _____

90 Buyer(s) affirm that the above information is true and correct. Buyer(s) understand that the information may be used as a basis for
91 the acceptance or rejection of an offer by the seller. Buyer(s) further understand that the information may be provided to a lender
92 in conjunction with the placement of a mortgage loan. Buyer(s) acknowledge that failure to provide truthful and correct information
93 may result in the forfeiture of any deposits made by Buyer(s) and may subject Buyer(s) to other financial loss or penalties.

94 If checked, Buyer(s) expressly authorize and direct _____
95 (Broker) acting as Broker for Seller Broker for Buyer Transaction Licensee, to obtain any information or
96 reports from a credit reporting agency including, but not limited to consumer reports, credit reports, criminal histo-
97 ry reports, judgments of record and verification of employment and salary history deemed necessary for furthering
98 the completion of this and any related transactions, and for the evaluation of the information provided by Buyer(s).
99 Upon signing this form, Buyer(s) agree to provide their social security number(s) to the broker identified above for the
100 purposes of obtaining such reports and information.

101 Buyer(s) expressly authorize Broker to provide the information contained in this form and any reports or information obtained by
102 Broker for the purposes stated above, to the seller(s), cooperating broker(s), mortgage broker(s) and lender(s) involved in this trans-
103 action or any related transaction. BUYER(S) UNDERSTAND THAT BROKER HAS NO CONTROL OVER THE USE OF ANY
104 INFORMATION AFTER IT IS DISCLOSED TO A THIRD PARTY; BUYER(S) AGREE TO RELEASE AND HOLD BROKER
105 HARMLESS FROM ANY AND ALL LIABILITY FOR ANY MISUSE OR SUBSEQUENT DISCLOSURE BY ANY THIRD PARTY
106 OF THE INFORMATION OR REPORTS DISCLOSED BY BROKER PURSUANT TO THE TERMS OF THIS AUTHORIZATION.

107
108 Buyers' signatures serve as an acknowledgement of receipt of a copy of this financial information sheet.

109
110 BUYER _____ DATE _____
111 BUYER _____ DATE _____
112 BUYER _____ DATE _____