

## AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE STATEMENT

To: Consumer

From: Altisource Portfolio Solutions S.A. and its affiliates, including, but not limited to, BRS Better Neighborhoods, Inc. (collectively, "Altisource").

In connection with the purchase, sale, financing or refinancing of your property, you may obtain certain settlement services, including for mortgage origination, closing, title insurance, real estate brokering and other services. This is to give you notice that all of the companies listed in the chart below (each a "Service Provider" and collectively, the "Service Providers") have business relationships with each other and with Altisource.

<b>Service Provider</b>	<b>Settlement Service</b>
Premium Title Services, Inc. (d/b/a Premium Title Agency Services (for New York ), d/b/a Premium Conveyance Services, Inc. (for New Jersey) and d/b/a PTS-Pennsylvania, Inc. (for Pennsylvania)) ("PTS")	Title Insurance and Closing Services
Premium Title Agency, Inc. ("PTA")	Title Insurance and Closing Services
PTS-Texas Title, Inc. ("PTT")	Title Insurance and Closing Services
Premium Title Insurance Agency-UT, Inc. ("PTU")	Title Insurance and Closing Services
Premium Title of California, Inc. ("PTC")	Title Insurance and Closing Services
Premium Title Services – FL, Inc. ("PTS-FL")	Title Insurance and Closing Services
Premium Title Services – IL, Inc. ("PTS-IL")	Title Insurance and Closing Services
Premium Title Services – Indiana, Inc. ("PTS-Indiana")	Title Insurance and Closing Services
Premium Title Services – MD, Inc. ("PTS-MD")	Title Insurance and Closing Services
Premium Title Services – MN, Inc. ("PTS-MN")	Title Insurance and Closing Services
Premium Title Services – MO, Inc. ("PTS-MO")	Title Insurance and Closing Services
Premium Title Services – NY, Inc. d/b/a Premium Conveyance Services – Northeast ("PTS-Northeast")	Title Insurance and Closing Services
Premium Title Services – VA, Inc. ("PTS-VA")	Title Insurance and Closing Services
PTS-Escrow, Inc. ("PTS-Escrow")	Escrow Services
CastleLine Risk and Insurance Services, LLC ("CastleLine")	Property and Casualty Insurance Services
Springhouse, LLC d/b/a Springhouse Appraisal and Review Services (for New Hampshire), d/b/a Springhouse Appraisal Management Company, LLC (for New Mexico) and d/b/a Springhouse Appraisal Management (for various states) ("Springhouse")	Appraisal Services
Altisource Fulfillment Operations, Inc. and Altisource Fulfillment Operations, Inc. d/b/a Owners.com Loans ("AFO")	Mortgage Brokering Services
Altisource Online Auction, Inc. d/b/a Hubzu (for various states) ("AOA")	Auction Services
REALHome Services and Solutions, Inc. d/b/a Owners.com ("Owners.com")	Real Estate Brokerage Services

Because of these relationships, referrals to any of the Service Providers may provide the referring company and Altisource with a financial or other benefit.

Set forth below is the estimated charge or range of charges for the services listed. You are **NOT** required to use any of the Service Providers as a condition for the purchase, sale, financing or refinancing of the subject property or to obtain access to any settlement 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 THE BEST RATE FOR THESE SERVICES.**

Service Provider	Settlement Service	Charge or Range of Charges
PTS, PTA, PTT, PTC, PTU, PTS-FL, PTS-IL, PTS-Indiana, PTS-MD, PTS-MN, PTS-MO, PTS - Northeast, PTS-VA, PTS-Escrow	Lender's Policy	From \$1.00 per \$1,000 of loan amount up to (loan amount - \$100,000) x .00554 + \$875
	Lender's Policy (NY only)	
	Owner's Policy	\$2.07 - \$7.92 per \$1,000 of loan amount
		From \$1.40 per \$1,000 of sales price up to (sales price - \$100,000) x .00554 + \$875
	Owner's Policy (NY only)	\$2.07 - \$7.92 per \$1,000 of sales price
	Escrow Fee or Settlement Fee	\$0 - \$3,000
	Settlement Fee (NY only)	\$350 - \$2,150
	Title Search and Examination Services	\$0 - \$600
	Document Preparation	\$50
	Overnight Delivery Fee	\$0 - \$60
	E-Document Fee	\$50, if applicable
	HOA Document Retrieval	\$50, if applicable
	Sub-escrow Fee	\$125, if applicable
	Manufactured Housing	\$350, if applicable
Excess Disbursement (over 5)	\$15, if applicable	
Tax Certificate Charge	\$0 - \$75, if applicable	
Loan Tie-in Charge	\$150, if applicable	
CastleLine	Referral to insurance underwriters for property and casualty insurance	5% - 15% of property and casualty insurance premium
Springhouse	Appraisal	\$100 - \$500
AFO	Loan Origination Processing	0.0% - 3.0% of loan amount \$0 - \$750
AOA	Technology Fee Buyer's Premium	\$0 - \$1,000 \$0 - the greater of \$1,000 and 5% of the buyer's selected bid amount
Owners.com	Broker's commission Professional listing package	2%-6% of the sales price (inclusive of the buyer's agent commission due from seller to any licensed real estate agent who represents the buyer of the property, if applicable)

Additional disclosures for consumers located in the state of New York:

Any compensation or other thing of value received by Altisource is based on Altisource's financial or other interest in PTS or PTS-Northeast and is not related to the amount of title insurance business Altisource

refers to PTS or PTS-Northeast; and the payment of such compensation or other thing of value does not violate Insurance Law Section 2324 or 6409 or, if applicable, Real Estate Settlement Procedures Act (RESPA). Altisource is not required to refer a specified amount of title insurance business to PTS or to PTS-Northeast and neither PTS nor PTS-Northeast pay any money or other thing of value to Altisource in connection with this transaction. Altisource is not the sole source of business for PTS or for PTS-Northeast and PTS and PTS-Northeast have significant and multiple sources of business.

**Acknowledgment:**

I/We have read this disclosure form and understand that a Service Provider is referring me/us to purchase any or all of the above-described settlement services, and may receive a financial or other benefit as the result of this referral.

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

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