



## The Title Company of Brevard, Inc.

8255 N. Wickham Road, Suite 100

Melbourne, FL 32940

Phone (321) 242-8850 Fax (321) 242-8704

[www.MelbourneTitleCompany.com](http://www.MelbourneTitleCompany.com)

### **AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE STATEMENT**

We are required by law to make you aware that **The Title Company of Brevard, Inc. has a business relationship with Sunshine Home Loans, Inc. dba Sunshine Home Loans, your provider of mortgage loan origination / brokerage services.**

The nature of the business relationship is that the owner of Sunshine Home Loans, C. Ralph Cochran, is also a co-owner of The Title Company of Brevard, Inc.

Because of this relationship, Sunshine Home Loan's referral of your mortgage loan closing transaction may provide this co-owner of The Title Company of Brevard, Inc. with a financial or other benefit.

**You are NOT required as a condition of your mortgage loan approval to use The Title Company of Brevard, Inc. to provide the closing, title, and escrow services required by your mortgage lender.**

**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 RATES FOR THESE SERVICES.**

Set forth below is the estimated charge or range of charges mortgage loan closing transactions handled by The Title Company of Brevard, Inc.

Closing Fee: \$325.00 for mortgage refinance closing; \$475.00 for mortgage purchase closing

Title Search Fee: \$75.00 - \$100.00

Title Premium: Owner's Policies: Florida Promulgated Rate charged for all Owner's Policies, min \$100.00, \$5.75 per thousand dollars of coverage up to \$100,000.00 of coverage, then \$5.00 per next thousand dollars of coverage up to \$1,000,000.00. For premiums over \$1,000,000.00 of coverage please inquire with management. Note: Seller often pays for Owner's policy in purchase transactions; refer to your specific contract.

Lender/Mortgagee Policies: On purchases, \$400.00 simultaneous issue rate charged if an owners policy is being purchased at Florida promulgated rate. On refinances, Florida promulgated rate (see above same as owner's policies). Also on refinances, promulgated discount reissue and substitution rates are provided where eligible; rates dependent upon existing owner's coverage or mortgage being refinanced, please inquire with management for specific rate.

### **ACKNOWLEDGEMENT OF RECEIPT OF DISCLOSURE STATEMENT**

I/We have received the Affiliated Business Arrangement Disclosure Statement of The Title Company of Brevard, Inc. and understand that they may refer me/us to the service providers named in the Disclosure Statement, and that the principals of The Title Company of Brevard, Inc. may receive a financial or other benefit as a result of the referral.

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