

MONITOR TITLE, L.L.C.

CONTROLLED BUSINESS ARRANGEMENT DISCLOSURE NOTICE PURSUANT TO THE FEDERAL REAL ESTATE SETTLEMENT PROCEDURES ACT AND REGULATION X

This is to give you notice that certain Principals, Officers and/or employees of Michael B. Hamar, P.C. and 21st Street Title, LLC (“Referring Party”) have a business relationship with Monitor Title, L.L.C., which is a title insurance agency. Specifically, the referring parties own an interest in Monitor Title, L.L.C. The referring parties may receive a benefit based on that ownership interest if title insurance or other title or settlement services are purchased from Monitor Title, L.L.C.

Set forth below is the estimated charge or range of charges for the settlement services listed. **YOU ARE NOT** required to use Monitor Title, L.L.C. as a condition to settlement of your loan on 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.

MONITOR TITLE, LLC	CHARGE OR RANGE OF CHARGES
TITLE INSURANCE	\$3.90 - \$4.90 per \$1,000.00 up to \$250,000.00 (owners) \$2.40 - \$4.40 per \$1,000.00 after \$250,000.00 (Lenders)
Title Search	\$105.00 (full search) ~ \$95.00 (Refi Search)
Binder Fee	\$50.00 - \$100.00

I/We have read this disclosure form, and understand that Referring Party is referring me/us to purchase the above described settlement service and may receive a financial or other benefit as a result of this referral.

XXX I hereby authorize **MONITOR TITLE** to proceed with title insurance services.

_____ Please have title insurance services provided by: _____

Borrower

Borrower

Date: _____

Property: _____
