

# AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE STATEMENT

## PENTAGON FEDERAL CREDIT UNION

In connection with the purchase/sale of your property, you may need to obtain certain mortgage financing and/or settlement, title insurance and closing services. This is to give you notice that Pentagon Federal Credit Union (PenFed) recommends and has a business relationship with following companies:

### Companies

PenFed Realty, LLC, d/b/a Berkshire Hathaway  
 HomeServices PenFed Realty, d/b/a Berkshire Hathaway  
 HomeServices PenFed Realty Texas  
 PenFed Title, LLC ("PFT")  
 Services Members Title LLC, a Maryland LLC  
 d/b/a Broadview Title ("MTMD")  
 Services Members Title LLC, a Texas LLC ("MTTX")  
 Services Members Title Company of California, Inc.  
 ("MTC") Services Capitol Title Insurance Agency, Inc.  
 ("CTIA") Services  
 Prestige Title & Escrow, LLC ("PTE")  
 Champion Title & Settlements, Inc ("CHAMP")

### Settlement Service

Real Estate Brokerage Services  
 Title Insurance and Closing  
 Title Insurance and Closing  
 Title Insurance and Closing  
 Title Insurance and Closing  
 Title Insurance and Closing Services  
 Title Insurance and Closing Services

PFR, PFT, MTTX, and MTC are wholly owned by PFCU. Further, PFT owns a 50% interest in MTMD. Principals or affiliates of CTIA own a 50% interest in MTMD. PFCU, PFR, PFT, MTTX, MTC and CHAMP do not have any ownership interest in CTIA. Further, PFT owns a 60% interest in PTE. Principals or affiliates of CHAMP own a 40% interest in PTE. PenFed, PFR, PFT, MTTX, MTC, CTIA do not have any ownership interest in CHAMP. Because of the foregoing relationships, the referrals to these entities may provide PFR, PFCU, PFT, MTMD, MTTX, MTC, PTE, CHAMP and CTIA, and the principals and affiliates of the foregoing entities, with a financial of other benefit.

Set forth below is the estimated range of charges for the settlement services listed. You are NOT required to use the listed provider as a condition in connection with the purchase of the property you intend to buy. 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.

### Provider/Settlement Service

PFR/Real Estate Commission  
 PFT/MTMD/MTTX/MTC/PTE/CHAMP/CTIA title insurance  
 Lender's Coverage  
 Owner's Coverage

### Charge/Range of Charges

1% to 6% of sales price plus \$350  
 (Varies by State)  
 \$0.32 to \$5.70 per thousand of loan amount  
 \$2.40 to \$6.84 per thousand of sales price

PFT/MTMD/MTTX/MTC/PTE/CHAMP/CTIA  
 settlement services:

### Charge/Range of Charges

Settlement fee \$200 - \$825  
 Title examination fee \$75 - \$550  
 Document Preparation \$100 - \$375  
 Recording Services \$50 - \$200  
 Photocopies, miscellaneous \$35 - \$200