

AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE STATEMENT

To: Consumer

From: Altisource Portfolio Solutions S.A. and its affiliates (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.

Service Provider	Settlement Service
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”)	
PTS-Texas Title, Inc. (“PTT”)	
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 – LA, Inc. (“PTS-LA”)	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), d/b/a Springhouse Appraisal Management, LLC (FN) (Arizona), d/b/a Springhouse, LLC (MO) (Georgia) and d/b/a Springhouse Appraisal Management, LLC (for various states) (“Springhouse”)	Appraisal Services
Altisource Fulfillment Operations, Inc. (“AFO”)	
Altisource Online Auction, Inc. (“AOA”)	Auction Marketing Services

REALHome Services and Solutions, Inc. and REALHome Services and Solutions – CT, Inc.	Real Estate Brokerage Services
System73 Limited d/b/a ForumPay (“ForumPay”)	Cryptocurrency Exchange Services
ESG Holdings LLC	ProperT Coins and Cryptocurrency Coin Creation
Universal Flood Services Group, LLC	Flood zone determinations, Letter of Map Amendment (LOMA), Electronic Letter of Map Amendment (eLOMA), and related 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-LA, PTS-MD, PTS-MN, PTS-MO, PTS - Northeast, PTS-VA, PTS-Escrow	Lender’s Policy	\$0.48 to \$7.41 per \$1,000 of loan amount up to (loan amount less \$100,000) (state-specific minimum charges apply); or, for states with flat rates, \$75 to \$2739.55, up to (loan amount less \$100,000)
	Lender’s Policy (NY only)	\$1.97 to \$6.28 per \$1,000 of loan amount (state-specific minimum charges apply)
	Owner’s Policy	\$0.75 to \$7.52 per \$1,000 of sales price up to (sales price less \$100,000) (state-specific minimum charges apply); or, for states with flat rates, \$75 to \$1,146 up to (sales price less \$100,000)
	Owner’s Policy (NY only)	\$2.06 to \$7.52 per \$1,000 of sales price (state-specific minimum charges apply)
	Escrow Fee or Settlement Fee	\$0 - \$3,000
	Settlement Fee (NY only)	\$350 - \$2,400

	Title Search and Examination Services	\$0 - \$600 in abstract states, or to be charged as per invoice in non-abstract states
	Document Preparation	\$45 - \$157
	Overnight Delivery Fee	Up to \$248.50
	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	Up to \$80, 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 - \$1,200
AFO	Loan Underwriting	\$0 - \$750
	Loan Processing	\$0 - \$750
AOA	Technology Fee	\$0 - \$1,000
	Buyer's Premium	\$0 - the greater of \$1,000 and 5% of the buyer's selected bid amount
	Seller-paid Auction Fee	\$0 - the greater of \$1,000 and 5% of the buyer's selected bid amount
	Seller-paid Marketing Fee for Signature Homes Program only	\$995
REALHome Services and Solutions, Inc. and REALHome Services and Solutions – CT, Inc.	Limited-Service Brokerage Fee for the Signature Homes Program only	The greater of \$1,000 and 1% of the total sales price
	Broker's Commission	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)
	Professional listing package	
ForumPay	Cryptocurrency Exchange and Processing Fee	\$0 to 4% of the cryptocurrency amount being converted
ESG Holdings LLC	ProperT Coin Offering	\$0
Universal Flood Services Group, LLC	Flood zone determinations, Letter of Map Amendment (LOMA), Electronic Letter of Map Amendment (eLOMA), and related services	\$5.50-\$12

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: _____