



NOTICE OF AFFILIATED BUSINESS DISCLOSURE

This is to give you notice that the referring party has a business relationship with other settlement services.

The following Settlement Services providers all have common ownership. Because of this relationship, a referral by any one of these parties may provide that referring party a financial or other benefit. *

Mortgage Lenders	Real Estate Brokers	Title Agents
SIRVA Mortgage, Inc.	SIRVA Relocation LLC	SIRVA Settlement, Inc.
	BGRS, LLC	SIRVA Settlement of Maryland, LLC.
	BGRS Relocation Inc.	

Each of the foregoing SIRVA & BGRS companies conduct business under "SIRVA".

Each member of the SIRVA group of companies has a beneficial relationship with the other companies as they all have common ownership. Because of this relationship, your use of any of these affiliated companies may provide the particular SIRVA Company that you are initially working with a financial or other benefit. For example if you are currently working with SIRVA Relocation and they refer you to SIRVA Mortgage, Inc., SIRVA Relocation may receive a benefit due to the common ownership of the companies.**

Set forth below is the estimated charge or range of charges for the settlement services listed. You are NOT required to use the listed providers as a condition for settlement of your loan, a refinance of your loan, the purchase or sale of your property, or obtaining title insurance of 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.

Mortgage Lending Services: SIRVA Mortgage, Inc.;

Possible loan origination fees and related charges: Generally, .5%-2% of your home value. Fees may include Application Fee, Tax Service Fee, Underwriting Fee, Commitment Fee, Lender's Attorney Fee, Escrow Waiver Fee, Origination Charge and/or Discount Points (fees as applicable and where permitted by law).

Real Estate Services: SIRVA Relocation LLC; BGRS, LLC; BGRS Relocation Inc.

Provides real estate referral services to licensed real estate brokers and agents through its real estate services, property management services and corporate housing divisions. Commissions for brokerage services for rental properties are generally 10%-12% of the first year's rent and are paid by the Lessee

Title Agency/Closing Services: SIRVA Settlement, Inc.; SIRVA Settlement of Maryland, LLC

Possible title-related fees: Generally, 1% of home value. Fees may include Title Search Fee, Title Review Fee, Attorney's Fees, Commitment Fee, Escrow Fee, and Closing Service Fee.

ACKNOWLEDGMENT

I/we have read this disclosure form and understand that a SIRVA BGRS company may be referring me/us to purchase one or more of the above-described settlement service(s) and may receive a financial or other benefit as the result of this referral.

_____ (Date)

_____ (Date)

*SIRVA and BGRS also has other affiliated companies, including Allied Van Lines® and northAmerican® Van Lines, that are not directly involved in the mortgage, real estate brokerage or Title Agency/Closing Services.

** Not all of the affiliates and their services may be applicable to you depending on the State in which your home is located and, if applicable, your company's relocation policy or whether the buyer or seller in a home sale transaction selects the title Agent.

