

AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE NOTICE

Date: _____

To: _____ (Buyer/Mortgagor)

_____ (Buyer/Mortgagor)

From: Hershey Road Associates Limited Partnership

Property Address: _____

This disclosure is provided to give you notice that James A. Halbert, who is the Chief Executive Officer of Hershey Road Associates Inc., the general partner of Hershey Road Limited Partnership, has a business relationship in his individual capacity and not in his capacity as an officer of Hershey Road Associates Inc., with Charter Settlement Company (the "Settlement Company"). Mr. Halbert has a 10 percent ownership interest in the Settlement Company.

BELOW ARE THE ESTIMATED CHARGES OR RANGE OF CHARGES BY CHARTER SETTLEMENT COMPANY FOR THE FOLLOWING SETTLEMENT SERVICES:

Amount of Coverage \$ _____
(Based on Sales Price or Mortgage Amount, whichever is greater)

Title Insurance Premium	\$ _____
Endorsements to Title Insurance \$150.00	
Includes 100, 300, 8.1	
Additional Endorsements -- add \$50.00 each	
Condominium - \$50.00	\$ _____
Planned Unit - \$50.00	\$ _____
Adjustable Rate - \$50.00	\$ _____
Notary Fees	\$18.00 (estimated)
Closing Service Letter (If requested by Lender)	\$35.00
Recording Fees (Deed/Mortgage)	\$100.00 (estimated)
Overnight Package	\$15.50 each

You are NOT required to use Charter Settlement Company as a condition for qualification of or settlement on your loan or purchase/sale 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.

ACKNOWLEDGMENT:

I/We have read and understand this disclosure form and understand that Hershey Road Associates Limited Partnership is referring me/us to purchase the above-described settlement service(s) and that James Halbert may receive a financial or other benefit as the result of this referral.

Buyer/Mortgagor

Buyer/Mortgagor

_____ I/We **ACCEPT** the referral to purchase settlement service(s) from Charter Settlement Company.

_____ I/We **DECLINE** the referral to purchase settlement service(s) from Charter Settlement Company.