



# **IMPORTANT DISCLOSURE STATEMENTS FOR BUYERS AND SELLERS**

## **WIRE FRAUD ALERT! PROTECT YOURSELF FROM WIRE FRAUD**

Wire Fraud is a crime occurring with increasing frequency. Criminals/hackers target real estate transactions knowing that funds will likely be wired thus creating an opportunity for criminal activity. A common scheme involves hacking into email accounts and intercepting and replacing wire instructions or sending "updated" wire instructions after initial instructions are sent. The hacker will pretend to be an agent or escrow officer. Hackers will often copy logos and personal information in an attempt to increase an email's appearance of legitimacy. Emails from hackers will often request the immediate need for funds to be wired. A sense of urgency is created in hopes that funds will be sent without proper verifications. Funds sent to a fraudulent account may never be recovered.

### **Always confirm wire instructions by personally speaking with the intended recipient.**

Do not use a telephone number contained in an email containing wire instructions to confirm those wire instructions. Track down a phone number for the business elsewhere. Do not rely upon information received in email communications even if the communication appears to be legitimate and from a recognized source. Never wire funds without double checking and verifying the wire instructions.

### **Do not trust emails seeking personal or financial information.**

Never send personal information through unsecure email. Do not email bank account information. If you receive an email requesting personal or financial information or asking you to download something or click a link, call your escrow agent or officer (again, at an independently verified number) to confirm the email request before you do anything.

**I have read and reviewed this Wire Fraud Alert and understand the importance of confirming all wire instructions and requests for personal/financial information.**

**Ashley Reiner, Dependent Administrator of the Estate  
of James Anson Storms, Deceased.**

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Signature of Buyer/Seller

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## **AFFILIATED BUSINESS RELATIONSHIP DISCLOSURE**

**624 Rosedale St., 616 Rosedale St., 0 Rosedale St., 611 Oak St. 609 Oak St. La**  
 Property Address: **Marque Texas 77568**

This Disclosure is made pursuant to the requirements in the Real Estate Settlement Procedures Act ("RESPA") 12CFR Part 1024 (Regulation X).

This is to give you notice that HomeSmart shares common ownership with Equitable Escrow, Inc. (100% common ownership), Equitable Title Agency, LLC (100% common ownership), Finco Mortgage, LLC dba Minute Mortgage (100% common ownership) and EQJV, LLC, (51% common ownership). In addition, HomeSmart has a business relationship with Solid Title Services, LLC and Independence Title & Escrow, LLC. Solid Title Services, LLC is owned 50% by HomeSmart and 50% by Weissman, P.C. Independence Title & Escrow, LLC is owned 45% by HomeSmart and 55% by Ganek, P.C. As a result of these relationships, a referral to any of these companies may provide HomeSmart and/or its ownership 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 the listed provider(s) as a condition for purchase of the subject property. THERE ARE FREQUENTLY OTHER SERVICE AND SETTLEMENT PROVIDERS AVAILABLE WITH SIMILAR SERVICES. YOU ARE FREE TO SHOP AROUND TO DETERMINE THAT YOU ARE RECEIVING THE BEST SERVICES AND THE BEST PRICES FOR THE SERVICES. Please note that some or all of the services listed below may not be available or offered in every market where HomeSmart operates.

Equitable Escrow, Inc.	Fees based on services provided and sales price of the property.	
Equitable Title Agency LLC/EQJV, LLC	Simultaneous Lender's Policy \$2.27 to \$5.49 per \$1,000 of the loan amount plus \$50-\$100 per endorsement. Basic Owner's Policy \$3.49 to \$8.44 per \$1,000 of the sales price. Escrow Fee \$800 for up to \$150,000 in sales price; increases \$50.00 incrementally for every \$50,000 increase in sales price.	
Finco Mortgage LLC dba Minute Mortgage	Loan Origination Fee – 0 to 2% of loan amount Application Fee –\$0 to \$500. Loan Discount Fee/Points – 0 to 3% of loan amount*	
Solid Title Services, LLC	Lender's Policy	\$3.35 - \$3.50 per \$1,000 of coverage, based on type and total amount (minimum \$200); or \$150 to \$200 if issued simultaneously with an Owner's Policy (provided the loan amount is lower than the sales price)
	Owner's Policy	\$4.65 - \$5.70 per \$1,000 of coverage, based on type and total amount (minimum \$200)
	Commitment Fee	\$75
Weissman PC	Closing Fee	\$650- \$850
	Title Search and Exam Fees	\$185 - \$300 per property (fees may exceed this range if the property consists of more than five acres)
Independence Title & Escrow, LLC	Lender's Policy	\$2.50 - \$4.85 per \$1,000 of coverage, based on type and total amount (minimum \$100 if issued simultaneously with Owner's Policy; \$250 if issued separately)
	Owner's Policy	\$2.50 - \$6.60 per \$1,000 of coverage, based on type and total amount (minimum \$250)
	Title Search and Exam Fees	\$125 - \$300 per additional separately deeded parcel, if applicable
	Commitment Fee	\$50
Ganek PC	Closing Fee	\$650- \$1,150

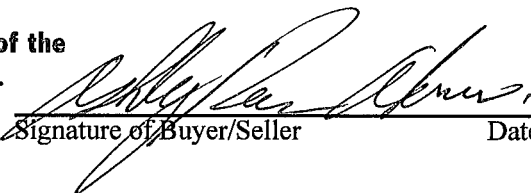
\*The loan discount fee/points are affected by the interest rate on your loan and may be higher if your interest rate is below market. In addition, the lender may require that you pay for the services of an attorney, credit reporting agency, or real estate appraiser chosen by the lender to represent the lender's interest.

In addition to the collection, use and sharing of information set forth in our Privacy Policy [[HomeSmart Privacy Policy](#)], CCPA Notice [[HomeSmart Privacy Statement - California](#)], and any agreement HomeSmart has with you, you agree that HomeSmart may share your Personal Information with our affiliates, subsidiaries, service providers, and other third-parties to provide you with the services you requested, information related to additional products or services that may be available to you, events or news, or other opportunities that may be of interest to you.

**I/we have read this Affiliated Business Relationship Disclosure and understand that if HomeSmart refers me/us to use or purchase the above-described settlement service(s) they may receive a financial or other benefit as the result of this referral.**

**Ashley Reiner, Dependent Administrator of the  
Estate of James Anson Storms, Deceased.**

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Signature of Buyer/Seller Date

2-14-25

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