

RESPA
AFFILIATED BUSINESS ARRANGEMENT
DISCLOSURE FOR TITLE INSURANCE

NOTICE

This is to give you notice that David Radford, President of Radford & Company and a Licensed Virginia Real Estate Broker with Radford & Associates, Inc. has a membership interest in Universal Title Company, LLC, a licensed title insurance agency approved by First American Title Insurance Company, one of the largest title insurers in the United States. Because of this relationship, this referral may provide David Radford with a financial or other benefit.

You are not required to use Universal Title as a condition for settlement of your loan on 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:

We have read this disclosure form and understand that Radford is referring us to purchase the above-described settlement services from Universal Title Company, LLC, and may receive a financial or other benefit as the result of this referral.

_____ Date: _____
Purchaser

_____ Date: _____
Purchaser

I certify that I provided this disclosure at the time of the referral, either in person or by mail, to the purchasers whose names are printed above.

Date: _____ (Radford Representative)