

AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE**TO:** Buyers and Sellers of Properties Brokered by Keefe Real Estate, Inc.**FROM:** Keefe Real Estate, Inc.**DATE:****PROPERTY:**

1. Michael K. Keefe the Chief Executive Officer and majority owner of Keefe & Associates, also owns 55% of Southeastern Wisconsin Title Company, Inc. Because of this relationship, the referral of you to Southeastern Wisconsin Title Company, Inc. for title insurance and closing service may provide Michael K. Keefe a financial or other benefit. Set forth below is the estimated charge or range of charges for the settlement services listed. You are NOT required to use Southeastern Wisconsin Title Company, Inc. as a condition for purchase, sale or refinance of the subject property.

<u>COVERAGE</u>	<u>PREMIUM</u>
First \$15,000 or less	\$200.00
Next \$90,000	\$5.00 per thousand
Next \$400,000	\$4.00 per thousand
Next \$500,000	\$3.00 per thousand
REISSUE RATE:	80% of Original Charge
AMENDED COMMITMENT CHARGE:	\$100-\$150
SIMULTANEOUS LOAN POLICY CHARGE:	\$75.00
SUBSTITUTION RATE(used on refinance)	50% of Original Charge (\$150 minimum)
DEED & CLOSING DOCUMENT PREPARATION:	\$140.00
PROCUREMENT OF ASSESSMENT LETTERS & TAX INFORMATION	varies by municipalities
SETTLEMENT OR CLOSING FEE:	\$190-\$250

2. Keefe & Associates, Inc, is a Wisconsin Corporation and is the sole owner of Keefe Real Estate, Inc. and of Mortgage Icon, Inc. a mortgage lender. Because of this relationship, the referral of you to Mortgage Icon, Inc. for a mortgage loan may provide the owners of Keefe & Associates Inc. a financial or other benefit.

Set forth below is an estimated charge or range of charges by Mortgage Icon, Inc. that might typically apply to a loan made by Mortgage Icon, Inc. Such charges, however, vary widely according to the loan program selected. You are NOT required to obtain mortgage financing from Mortgage Icon, Inc.

UNDERWRITING FEE:	\$150-\$250
FLOOD CERTIFICATION FEE:	\$25.00
TAX SERVICE FEE:	\$50-\$85
WIRE TRANSFER FEE:	\$25-\$50
FEE TO REGISTER OF DEEDS:	\$20-\$50
DOCUMENT PREPARATION FEE:	\$100-\$200
PROCESSING FEE:	\$75-\$125

Set forth below is the estimated charge or range of charges for the settlement services of closing agency, credit reporting agency or real estate appraiser that Mortgage Icon, Inc. as your lender, will require you to use, as a condition of a Mortgage Icon, Inc. loan on this property, to represent Mortgage Icon, Inc.'s interests in the transaction:

CREDIT REPORT FEE:	\$40-\$60
APPRAISAL FEE:	\$225-\$350

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 TITLE, CLOSING AND LOAN SERVICES.

ACKNOWLEDGEMENT

I/we have read this disclosure form, and understand that Keefe Real Estate, Inc. may refer me/us to Southeastern Wisconsin Title Company, Inc. and/or Mortgage Icon, Inc. and may receive a financial or other benefit as a result.

Signature_____
Signature