



**Customer Agreement for Market Researchers
Tony and Marti Giacobe, A Tradition of Service**

The state of Georgia acknowledges buyer representation and simultaneously identifies a non-client relationship for real estate agents' "customers". Georgia Law prohibits agents from representing buyers as a client without first entering into a written agreement (OCGA par 10-6A-1 et seq). NAR Code of Ethics and Standards of Practice require a written agreement between buyers and their agents before performing any real estate specific duties such as showing properties, providing advice, preparing offers or creating CMAs. The agreement establishes the relationship as either client or customer based.

Potential clients who decline to sign a Buyers Brokerage Agreement (Buyer Representation Agreement) and/or decline to be pre-approved for a mortgage or provide POF (Proof of Funds) are considered to be doing market research only, and are not committed to purchasing a home in the near future. The primary method that agents receive payment for their services is by way of a commission paid when a property is sold. If, during the time the agent and the customers are performing market research, the customers become property purchasers, the agent can still be paid a commission at the closing without a broker-client relationship being created. In this case, the fees for services already paid to Tony and Marti Giacobe be refunded/credited to the customer at closing.

The duties of Real Estate Licensees to customers who do not have a written client representation agreement are limited to: Disclosure, Confidentiality (of clients after the termination of a broker-client relationship), Reasonable Care & Diligence, Accounting. We encourage all of our prospective buyers to review and sign the Buyers Brokerage Agreement in order to take full advantage of our expertise and benefit from the broker-client relationship that it creates.

We are happy to provide our services to accommodate market researchers, and accept them as non-purchasing customers as follows:

- a. Market researchers shall pay a retainer fee of \$1000 to the agents directly, plus \$100 a day (maximum of an 8 hour day) to offset transportation costs. The retainer fee shall provide the showing services of one of the agents for up to four days. Should the market researchers desire more days of agent availability, then they shall pay a daily rate of \$250 per day plus the transportation offset fee. All market research rates are non-pro-ratable, and available as whole days only.
- b. The retainer fees as well as the per diem and transportation fees are fully refundable if the buyers purchase and close on a home within the 12 month period following signing of this document, provided the full selling-side commission due to Tony or Marti is paid at closing. These amounts will be entered as a credit on the HUD-1 at closing, and paid directly by the agent.
- c. Customers understand that these are fees for services rendered and are not, in any way, a pre-payment of a commission when either buying or selling a property.
- d. Customers shall sign the Customer Acknowledgement and Affiliated Business Disclosure.

Buyers	Date	Agent	Date
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- Atch: 1. Customer Acknowledgement
- 2. Coldwell Banker Affiliated Business Disclosure



AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE STATEMENT

To: Consumer
From: Coldwell Banker Residential Brokerage

Thank you for contacting us, your local Coldwell Banker Residential Brokerage office (hereinafter Broker), in connection with the purchase or sale of a home or other property. This is to give you notice that Broker has a business relationship with the companies listed in this Statement, in that each of the companies is wholly or partially owned either directly or indirectly by NRT LLC or by Realogy Corporation. Realogy Corporation indirectly wholly owns NRT LLC, a parent company of your local Broker and other brokerage offices throughout the nation. Realogy Corporation also owns the franchisor of the COLDWELL BANKER®, COLDWELL BANKER COMMERCIAL®, CENTURY 21®, ERA® and SOTHEBY'S INTERNATIONAL REALTY® systems. Because of these relationships, the referral of business to these companies may provide us, our employees or other related parties noted herein a financial or other benefit.

In connection with providing real estate brokerage services, Broker may receive a commission or a cooperative brokerage referral fee for a referral to another real estate brokerage company (which is typical in the real estate brokerage industry); however, this will not affect the amount you pay to purchase or sell a property.

We have set forth below the full range of services that these companies provide, along with an estimate of the range of charges generally made for these services. You are NOT required to use the listed companies as a condition of the purchase or sale of your 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.

COMPANIES	HUD-1 DESCRIPTION / LINE DESIGNATION	ESTIMATE OF RANGE OF CHARGES GENERALLY MADE BY PROVIDER ¹
PIH HOME LOANS, LLC D/B/A COLDWELL BANKER HOME LOANS Provides a full range of residential first mortgage loan products and services.	Loan origination fee (801) Loan discount fee/points (802) ² Application fee (800 Series) ³	0 – 2 % of Loan Amount 0 – 5 % of Loan Amount \$0 - \$450
U.S. NATIONAL 1031 EXCHANGE Acts as a qualified intermediary for IRC 1031 Tax Deferred Exchanges.	Additional settlement charges (1300 Series)	\$500.00 - \$3,000.00
REGENCY TITLE COMPANY LLC Provides searches of public records that bring to your attention any known problems with the property's title before closing, and insures against loss due to certain title defects.	Insurance Binder (1104) Title Insurance Premium (1108)	\$0 - \$150 0 – 1% of purchase price (owner's policies) or loan amount (lender's policies)
NRT INSURANCE AGENCY, INC. Provides insurance agency services for homeowners and other types of insurance.	Hazard Insurance Premium (903)	\$2.50 - \$4.00 per thousand dollars of replacement cost of dwelling

- Actual charges may vary according to the particular circumstances underlying the transaction, including the home value, coverage and limits, other requested terms and services, unusual market conditions, government regulations, property location and features, and other similar factors. Rates may not be the lowest available and are subject to change. For a free, no obligation quote, please contact the company directly. Where required by state law, current rates for insurance are filed with the applicable state agency, and depending upon the circumstances, may vary from the rates shown above.
- The loan discount fee/points are affected by the note rate. Depending upon market conditions, the loan discount fee/points may be higher to adjust for below-market rates.
- There are other charges imposed in connection with mortgage loans. In addition, a lender may require the use of other service providers, including but not limited to an attorney, credit reporting agency or real estate appraiser chosen to represent the lender's interest. If you apply to any of these companies for a loan, you will receive additional information regarding anticipated charges.

Although not affiliated business arrangements, please also note the following: certain Brokers market the Coldwell Banker Home Protection Plan (provided by American Home Shield Corporation) as well as other products and services. Broker, its employees or its affiliate(s) may receive a financial or other benefit in connection with the products or services described herein.

Acknowledgement of Receipt of Disclosure

I/We have received the Affiliated Business Arrangement Disclosure Statement from Broker and understand that Broker may refer me/us to the settlement service providers listed in this Statement. Broker, its employees or its affiliate(s) may receive a financial or other benefit as the result of that referral.

Name	Date	Name	Date
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