



## Consumer Choice in Your Real Estate Transaction

Buying or selling a home involves many moving parts, including use of ancillary service providers, **and you have a choice at every stage**. When shopping for ancillary service providers, factors like experience, location, and service quality can make all the difference.

As the real estate industry evolves, many companies offer “bundled” ancillary service provider packages. In addition, your real estate professional may provide you with their own ancillary service provider recommendations. While these bundled packages and recommendations can simplify the process, you are **never required** to use any particular ancillary service provider. We encourage you to interview at least two different ancillary service providers, in any given ancillary service field, to ensure you receive the most competitive rates and terms from the most qualified and experienced ancillary service providers. **The decision is yours.** eXp Realty’s commitment to your independent choice is supportive of applicable state and federal law, including the Real Estate Settlement Procedures Act (RESPA).

### Common Ancillary Service Providers in a Real Estate Transaction

#### **Lender:**

Your lender helps secure financing and guides you through the mortgage process. You may use any qualified lender you choose. We can provide recommendations based on past client satisfaction, communication, and service quality. Potential lenders are as follows:

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#### **Home Inspector:**

A licensed home inspector evaluates the property’s condition so you can make confident decisions. We can share options known for thorough, timely reports, but you control who earns your business. Potential inspectors based on your property (size, age and location) are as follows:

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#### **Closing Services:**

Depending on your state, an escrow company or closing attorney may facilitate the closing of your transaction. Potential providers are as follows:

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**Title Examination; Title Insurance:**

Title insurance companies and abstractors perform title examinations to determine a home's quality of title. Title insurance companies also issue title insurance policies based on their findings. Potential providers are as follows:

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**Home Warranty:**

A home warranty can offer additional peace of mind by covering certain systems and appliances. You may choose the company and coverage level that fits your needs and budget. This service is not required, but strongly encouraged. Potential home warranty providers are as follows:

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**Additional Inspections & Related Services:**

This can include pest, septic, pool, roof, or environmental inspections; all optional and at your discretion. We will share trusted professionals upon request and based on the property amenities.

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Please note that eXp Realty's recommendations are based on past client satisfaction and professional history; they are not warranties or guarantees of future service quality, fees, or outcomes. Your home is one of your largest investments. Empower yourself by choosing each partner in your transaction with care. We'll offer guidance, insight, and experience, the choice is always yours.

By signing below, you affirm you understand your right to choose the best ancillary service provider for your transaction.

**Client 1:** \_\_\_\_\_  
(Signature) (Typed/Print Name) (Date)

**Client 2:** \_\_\_\_\_  
(Signature) (Typed/Print Name) (Date)

**(Colorado Only)** This form has not been approved by the Colorado Real Estate Commission.