

The Top 5 Reasons to Use Affiliated Services in Your Home Buying or Financing Transaction

Many real estate brokerage firms, home builders, and mortgage lenders offer a diversified menu of services through wholly- or partially-owned companies known as “affiliated businesses” under the federal Real Estate Settlement Procedures Act (RESPA). There are five potential consumer benefits that result from legally-compliant affiliated businesses.

A More Satisfying Experience

Harris Interactive national surveys consistently have found that home buyers who used one-stop shopping in their latest real estate transaction were more satisfied with their home buying experience.

Greater Convenience

It can take considerable time and energy to purchase the mortgage, title, and other closing services needed to close the transaction on a home purchase from multiple providers that are unaffiliated with each other. Purchasing these services from companies affiliated with the real estate company can make the complete home purchase transaction more convenient.

Faster and More Efficient Service

Since affiliated businesses are more closely integrated than independently-run companies, the companies can communicate more efficiently and better assure a prompt, efficient closing. Information about the buyer, seller, lender, property, and date and place of the closing can more easily be exchanged among the parties to the transaction.

More Accountability

If there is a glitch in the process, a company’s affiliated businesses are more motivated to work with you to resolve the issue than an unaffiliated company that is only accountable for its particular services.

Cost-Competitive Services

Economic studies have shown that the costs of an affiliated title and title-related services are competitive with those offered by independent, unaffiliated companies.

“Controlled business arrangements and so-called ‘one-stop shopping’ may offer consumers significant benefits including reducing time, complexity, and costs associated with settlements.”

— The U.S. Department of Housing and Urban Development (HUD)

Source: Real Estate Services Providers Council, Inc. (RESPRO®). <https://www.respro.org/page/WhyAfBAs>. (100620 387662)

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