

Date: [Insert Date]

[Name of Contact Person]

[Insurance Agency Name]

[Address]

[City, State, Zip Code]

RE: Mutual B2B Referral Agreement

Dear [Contact Person Name],

This letter serves as a formal agreement between **[Title Settlement Company Name]** and **[Insurance Agency Name]** to establish a professional mutual referral relationship.

1. Purpose

The goal of this agreement is to enhance the services provided to our respective clients by recommending trusted professionals in the complementary fields of real estate title settlement and property insurance.

2. Referral Process

Both parties agree to refer clients to one another when such services are required during the course of a real estate transaction. Referrals will be made in the best interest of the client, ensuring they receive high-quality professional support.

3. Non-Exclusivity

This agreement is non-exclusive. Both parties remain free to refer clients to other providers and acknowledge that clients have the ultimate right to select their own service providers as per RESPA and other applicable regulations.

4. Compliance

Both parties agree to comply with all federal, state, and local laws, including the Real Estate Settlement Procedures Act (RESPA). No referral fees, "kickbacks," or things of value shall be exchanged for the referral of business.

5. Term and Termination

This agreement shall begin on [Start Date] and remain in effect until terminated by either party with [Number] days' written notice.

Please indicate your acceptance of these terms by signing below.

Sincerely,

[Your Name]

[Your Title]

[Title Settlement Company Name]

Accepted and Agreed:

[Name of Representative]

[Title]

[Insurance Agency Name]

Date: _____