

AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE STATEMENT

To:

From: "Powered by Place" (Real Estate Team)

Property:

Date:

This is to give you notice that the Real Estate Team and its affiliated real estate agents have a business relationship with Envoy Mortgage, Ltd. (Envoy Mortgage). Specifically, Real Estate Team and Envoy Mortgage are both indirectly owned by Place, Inc. and are affiliates, and certain real estate agents of Real Estate Company are also employed by Envoy Mortgage. Because of this relationship, this referral may provide Real Estate Team, Envoy Mortgage, and Place, Inc., and their respective employees and agents, with a financial or other benefit.

Set forth below is the estimated charge or range of charges for the settlement service listed. You are NOT required to use Envoy Mortgage as a condition for purchase, sale, or refinance of the subject 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 THOSE SERVICES.

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|--------------------------|--|
| Provider: | Envoy Mortgage, Ltd. |
| Settlement Service: | residential mortgage loan products |
| Charge/Range of Charges: | origination charges vary with the loan product you select, but lender fees range between \$1,150.00 and \$2,265.14 and discount fee/points are 0%-3% of your loan amount |

ACKNOWLEDGMENT

I/we have read this disclosure form and understand that Real Estate Team is referring me/us to purchase the above-described settlement service and that Real Estate Team, Envoy Mortgage, and Place, Inc., and their respective employees and agents, may receive a financial or other benefit as the result of this referral.

Buyer/Borrower's Signature

Date

Buyer/Borrower's Signature

Date