AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE STATEMENT

To: Property:

From: Date:

This is to give you notice that PLACE, Inc. (PLACE) and its affiliated real estate teams that are "Powered by Place," including (PLACE Real Estate Team) have a business relationship with:

• Envoy Mortgage (Envoy Mortgage)

Specifically, PLACE Real Estate Team and Envoy Mortgage are all indirectly owned by PLACE and are affiliates.

Because of these relationships, this referral may provide PLACE, PLACE Real Estate Team, Envoy Mortgage, and other PLACE affiliates, and their respective employees and agents, including potentially the real estate agent providing you with this disclosure and/or representing you in this transaction, with a financial or other benefit.

Set forth below is the estimated charge or range of charges for the settlement services listed. You are NOT required to use the listed provider(s) 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.

Provider	Settlement Service	Estimated Charge or Range of Charges
Envoy Mortgage	Residential Mortgage Loan Products	Origination charges vary with the loan product you select Lender Fees: \$1,230 \$5,884. Discount Fee/Points: 0%-3% of your loan amount

ACKNOWLEDGMENT

I/we have read this disclosure form and understand that PLACE, PLACE Real Estate Team and the real estate agent providing this disclosure are referring me/us to purchase the above-described settlement service(s) and that PLACE, PLACE Real Estate Team and Envoy Mortgage, and their respective employees and agents, may receive a financial or other benefit as the result of this referral.

Buyer/Borrower's or Seller's Signature

Date

Buyer/Borrower's or Seller's Signature

Date