



Affiliated Business Arrangement Disclosure Statement

To: The Buyer's of the Subject Property
From: Homes & Land Real Estate and Mortgage Money Store

Subject Property: _____

Date: _____

This is to give you notice that Homes & Land Real Estate and Mortgage Money Store share a common ownership. Therefore, and in particular, this referral may provide the owners of Homes & Land Real Estate and/or Mortgage Money Store a financial benefit. Federal Law and/or state law and regulations require that we provide you with this written disclosure statement. You are NOT required to use Mortgage Money Store as a condition for the purchase of the subject property. THERE ARE FREQUENTLY OTHER LENDERS AVAILABLE WITH SIMILAR SERVICES. YOU ARE FREE TO SHOP AROUND TO DETERMINE THAT YOU ARE RECEIVING THE BEST SERVICES AND THE BEST RATE FOR THESE SERVICES.

<u>SERVICE PROVIDER</u>	<u>SERVICES PROVIDED</u>	<u>RANGE OF CHARGES/FEES</u>
Mortgage Money Store	Mortgage Brokerage Processing	1-4% of loan amount & Loan *
Bay Equity Home Loans	Mortgage Origination & Loan Processing	1-4% of loan amount & Loan *

*Loan Placement Fees may vary as a function of interest rate & loan amount. Fees fully disclosed on Good Faith estimate and HUD-1 Settlement Statement

Acknowledgement

I/WE have read this disclosure form and understand the disclosures set forth above.

Buyer: _____

Buyer: _____

Agent: _____