

Affiliated Business Arrangement Disclosure Statement

THIS VERSION IS THE CURRENT REGULATION

To: _____

From: **American Home Finance Group, Inc. Affiliated Business Entities Listed Below**

Property: _____

Date: _____

This is to give you notice that

American Home Finance Group, Inc.

(the referring parties) have a business relationship with each other.

American Home Finance Group provides mortgage broker and lending services.

Laguna Realty & Sales, Inc. provides real estate related services.

FEP Management, Inc. is a settlement services provider. **Edward Cairo & Paul Cairo**

_____ is owned by _____

_____ is owned by _____

**Owned By:
Edward Cairo
Paul Cairo**

Because of this relationship, any referral may provide either party with a financial or other benefit.

[A.] Set forth below are a range of charges for the settlement services listed.

You are NOT required to use the listed provider(s) as a condition for settlement of your loan on 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 THESE SERVICES.

American Home Finance Group, Inc.

Services provided: Mortgage Brokerage and Lending Services

Range of Charges for Services: (0-3%)

Laguna Realty & Sales, Inc.

Services provided: Real Estate Services

Range of Charges for Services: (0-6%)

FEP Management, Inc.

Services provided: Settlement Services - Other

Range of Charges for Services: (0-4%)

[B.] Set forth below are a range of charges for the settlement services of an attorney, credit reporting agency, or real estate appraiser. We as your lender or broker will require you to use these providers as a condition of your loan on this property, to represent our interests in the transaction.

As of the date present **we do not require you to use any particular provider.**

Services provided: N/A

Range of Charges for Services: N/A

ACKNOWLEDGMENT

I/we have read this disclosure form and understand that there may be a referral between the parties named above, and that the parties may receive a financial or other benefit as the result of this referral. I also understand I am not required to use any provider that I might be referred to for settlement services.

Signature of Borrower: _____

Signature of Co-Borrower, if any: _____

Date Signed: _____