PEOPLE'S CHOICE MORTGAGE

AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE STATEMENT

(To comply Real Estate Settlement Procedures Act, 24 CFR 3500, Appendix D)

This is to give you notice that People's Choice Mortgage, LLC. (Licensed Mortgage Broker.), have a business and affiliated relationship with (1) Streamline Realty, LLC, a Real Estate Brokerage; (2) East West Title, a title abstract and title agency company; and (3) Streamline Insurance, LLC, an insurance agency providing, among other things, homeowners insurance.

We are pleased to recommend each of these companies. **BECAUSE OF THIS BUSINESS RELATIONSHIP AND/OR AFFILIATION, THIS REFERRAL MAY PROVIDE BROKER AND/OR ITS OWNERS WITH A FINANCIAL OR OTHER BENEFIT.**

Set forth below is the estimated charge or range of charges for the settlement services listed. While we encourage you to use Streamline Realty, Streamline Insurance or East West Title, **YOU ARE NOT REQUIRED TO DO SO** as a condition for the settlement of your loan on or purchase, sale, or refinance of your home or property. **THERE ARE FREQUENTLY OTHER SETTLEMENT SERVICE PROVIDERS AVAILABLE WITH SIMILAR SERVICES. YOU ARE FREE TO SHOP AROUND TO DETERMINE WHETHER YOU ARE RECEIVING THE BEST SERVICES AND/OR THE BEST RATES FOR THOSE SERVICES.**

PEOPLE'S CHOICE MORTGAGE, LLC NMLS #1695859, MA MB1695859, MI FL0022334	**Loan Origination Fee:** 1.5 - 2.75% of loan amount **Loan Discount:** 1.5 - 2.75% of loan amount
STREAMLINE REALTY, LLC	**Listing Commission:** 5 - 6% of Sale Price **Buyers Commission:** 2 - 3% of Listing Commission
EAST WEST TITLE, LLC	**Lender's Policy:** $0.60 - $7.60 per $1,000 of Title Insurance Coverage over $75,000, depending on the amount of coverage
	Owner's Policy: $0.60 - $8.40 per $1,000 of Title Insurance Coverage over $75,000, depending on the amount of coverage
STREAMLINE INSURANCE, LLC	**Hazard/Homeowner's Insurance:** $400 - $500/Yr. per $100,000 of replacement coverage
	Flood Insurance: $405 - $1,180/Yr. for $250,000 in dwelling coverage dependent on property Flood Zone and elevation of building

ACKNOWLEDGEMENT: I/we have read this disclosure form and understand that the Affiliated Companies may refer me/us to purchase the above-described settlement service(s) from one another and that any such referrals may provide the referring company, its affiliates, and/or their employees with a financial or other benefit.

Customer Name *(Please Print)*	Customer Signature	Date
Customer Name *(Please Print)*	Customer Signature	Date