

Affiliated Business Disclosure Statement

To: _____ (***Borrower Name***)

From: American Realty Associates, Inc.

Property: _____

Date: _____

This is to give you notice that _____ (name of associate) has a business relationship with American Realty Associates, Inc. This relationship can be described as an associate/affiliate relationship. Because of this relationship, this referral may provide associate 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 American Realty Associates, Inc. as a condition for Purchase or Refinance of above referenced property.

THERE ARE FREQUENTLY OTHER SETTLEMENT SERVICE PROVIDERS, LENDERS, OR BROKERS 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.

Compensation for Origination of Loan on subject referenced property can range from 0 – 3% of loan amount.

ACKNOWLEDGMENT

I/we have read this disclosure form, and understand that above named associate] is referring me/us to purchase the above-described settlement service(s) and may receive a financial or other benefit as the result of this referral.

Borrower Signature