

**AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE STATEMENT
NOTICE**

TO: _____
 FROM: Bayway Homes, Inc. Date: _____
 PROPERTY: _____

This is to give you notice that **Bayway Homes, Inc. (“Bayway”)** has a business relationship with **Baymont Financial, LTD (“Baymont”).** Bayway holds a 16.34% ownership interest in **Baymont**, which is a mortgage company. Because of this relationship, this referral may provide **Bayway** a financial or other benefit.

- A. 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 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.

Settlement services	Estimated charges*
Origination Fee	1% of the loan amount
Final Inspection Fee (if needed)	\$200
Lender Administration Fee	\$265
Loan Processing Fee	\$300
Courier Fee	\$50
Tax Service Fee	\$90-155
Document Preparation Fee	\$175-275
Flood Certificate Fee	\$20-35
Underwriting Fee	\$135

*Your actual closing costs could be greater depending on the loan program chosen by you, and the underwriting determination of credit worthiness during loan processing.

- B. Set forth below is the estimated charge or range of charges for the settlement services of an attorney, credit reporting agency, or real estate appraiser that we, as your lender, will require you to use, as a condition of your loan on this property, to represent our interests in the transaction.

Provider and settlement service	Charge or range of charges
Appraiser	\$300-400
Credit Report	\$75
Termite Inspection	\$75
Attorneys' Fees	\$50-150

ACKNOWLEDGMENT

I/we have read this disclosure form and understand that **Bayway Homes, Inc.** is referring me/us to **Baymont Financial, LTD** for the above-described settlement service(s) and that **Bayway Homes, Inc.** may receive a financial or other benefit as the result of this referral.

 Borrower Date

 Borrower Date