

Mortgage + Care

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Please contact us at (800)481-2708 or www.mortcare.com for a list of mergeable documents.

CONTROLLED BUSINESS ARRANGEMENTS (CBA'S)

A real estate broker may also engage in Controlled Business Arrangements (CBAs). CBAs are defined to include referrals by a person with an "affiliate relationship" to the provider receiving the referral. The CBA definition also includes a referral by a person with an ownership greater than 1% in the provider receiving the referral. Should a real estate broker refer a borrower to an affiliate or to a provider in which the broker possesses a greater than 1% interest, the following disclosure must be delivered to the parties to the transaction:

NOTICE

To: <f7> <f8> <f9>
<f10> <f11> <f12>
<f450>
<f451>

Property: <f18>, <f19>

From: <f80>
<f81>
<f82>, <f83>

Date: <f3>

This is to give you notice that <f80> _____ has a business relationship with _____.

[Describe the nature of the relationship between the referring party and the provider, including ownership and financial interest.]

Set forth below is the estimated charge or range of charges by _____ for the following settlement services:

_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____

You are not required to use _____ as a condition for settlement of your loan or purchase or sale of the subject property. You may be able to get these services at a lower rate by shopping with other settlement service providers.

A lender is allowed to require the use of an attorney, credit reporting agency or real estate appraiser chosen to represent the lender's interest.

<f7> <f8> <f9> Borrower/Buyer

<f10> <f11> <f12> Borrower/Buyer

<f450> Borrower/Buyer

<f451> Borrower/Buyer

<f38> Seller