

## Disclosure of Conflict of Interest

### Affiliated Business Arrangement

From: Jack White Real Estate

Property: \_\_\_\_\_

Date: \_\_\_\_\_

This is to give you notice that the individual(s) who own Jack White Real Estate and/or an Associate of the individual also owns a corporation that is a member of a corporation that is a member of Homestate Mortgage Company LLC (HMC), and a corporation that is a member of Alyeska Title Guaranty Agency, LLC ("ATGA"). Because of these relationships, referrals to these entities may provide the owner of Jack White Real Estate a financial or other benefit.

Additionally, HMC has a business relationship with Residential Mortgage, LLC. Residential Mortgage, LLC has an ownership interest in HMC and will receive a return on its ownership interest. HMC compensates Residential Mortgage, LLC for support services that it provides to HMC.

Set forth below is the estimated charge or range of charges by HMC, and ATGA for the settlement services listed.

- Loan Origination Fee: 1 - 2% of the loan amount, but generally not less than \$750.00
- Document Prep Fee: \$250.00 - \$750.00
- Title Insurance: As set forth in the standard rate sheet for the State of Alaska.
- Escrow Fees: As set forth in the standard company rate sheet.

Other charges will be assessed by HMC that must be paid to unrelated third parties for specific services necessary to complete your mortgage loan. Those charges will be disclosed to you separately by HMC. In addition, you should be advised that HMC will be paying a portion of the above charges to Residential Mortgage, LLC for certain services rendered related to your mortgage loan transaction. You will not be billed any additional amount for those services.

You are NOT required to use HMC or ATGA as a condition for the settlement of your loan on the subject property or as a condition for purchase, sale, or refinance of 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.

#### ACKNOWLEDGMENT

I/we have read this disclosure form, and understand that Jack White Real Estate may refer me/us to purchase the above-described settlement service(s) from one of the entities described herein. I/we understand that the owner of Jack White Real Estate may receive a financial or other benefit as the result of this referral. The individual Jack White Licensee will receive no financial or other benefit as a result of this referral.

Buyer: \_\_\_\_\_

Date: \_\_\_\_\_

Buyer: \_\_\_\_\_

Date: \_\_\_\_\_

Seller: \_\_\_\_\_

Date: \_\_\_\_\_

Seller: \_\_\_\_\_

Date: \_\_\_\_\_

06/15/2016 BA