



Keller Williams Realty -Laguna Niguel -Laguna Beach

Affiliated Business Arrangement Disclosure Statement

To be completed by all parties in every transaction in which a party will use or might use either Laguna Coastal Escrow or Own Mortgage, Inc..

Thank you for contracting Keller Williams Realty-Laguna Niguel-Laguna Beach (hereinafter Broker), in connection with the purchase or sale of a home or other property. This is to give you notice that Broker has a business relationship with the companies listed in this statement. Sunset Premier Partners, which owns and operates Keller Williams Realty-Laguna Niguel-Laguna Beach, also owns and operates Laguna Coastal Escrow, a non-independent broker escrow. Broker also has a minority ownership in Own Mortgage, Inc.. Because of these relationships, the referral of business to these companies may provide us, our employees or other related parties noted herein a financial or other benefit. We have set forth below the full range of services that these companies provide, along with the estimate of the range of charges generally made for these services. You are NOT required to use the listed companies as a condition of the purchase or sale of your property.

Company	CD = Closure Disclosure	Estimate of Range of Charges Generally Made By Provider
Laguna Coastal Escrow Lisa Martinez, Escrow Officer 949 – 456 – 8818 Lisa@LagunaCoastalEscrow.com	Escrow Fees Per Side – Section C	\$250.00 Base Fee Plus \$2.00/ Thousand of The Purchase Price
Own Mortgage, Inc.	Section H: Lines 1-3	

*The loan discount fee/points are affected by the note rate and depend upon market conditions. There are typically other charges imposed in connection with mortgage loans. In addition, a lender may require the use of other service providers, including but not limited to credit reporting agencies or real estate appraisers chosen to represent the lender's interest. If you apply for a loan, you will receive additional information regarding anticipated charges.

Acknowledgement of Receipt of Disclosure

I/We have received the Affiliated Business Arrangement Disclosure Statement for Broker and understand that Broker may refer me/us to the settlement service providers listed in this Statement. Broker, its employees, or its affiliate(s) may receive a financial or other benefits as a result of that referral.

DocuSigned by:
Seller James E Hudson Date 8/23/2018 5:45:44 PM PDT
28DB198D58F4483...
Seller _____ Date _____
Buyer Cynthia Kole Date Aug 07 2018
Buyer Lawrence E. Kole Date Aug 10 2018