



## Affiliated Business Arrangement Disclosure

To:

From: Change Lending, LLC and its affiliates identified below

Property:

Change Lending, LLC is a residential mortgage lender that provides mortgage services to home loan applicants. This is to give you notice that Change Lending, LLC has a business relationship with The Change Company CDFI, LLC, and Change AMC, LLC dba Street Smart Valuations. The nature of the relationship (and percentage of ownership interest) is 100% owned and controlled subsidiaries of The Change Company CDFI LLC. Because of this relationship, this referral may provide The Change Company CDFI, LLC 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 the listed providers as a condition for the purchase or sale of the subject property or the settlement of your loan/refinance. 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.

Provider and Settlement Service	Charge or Range of Charges
<b>Change Lending, LLC:</b> Loan Origination	1% to 2% of loan amount
<b>Change AMC, LLC dba Street Smart Valuations</b> (as Appraiser):  Appraisal Fee	  \$425 - \$1145
<b>Change Lending, LLC:</b> Mortgage Discount Points Processing/Underwriting/Other Fees Appraisal	0-3% of loan amount (optional) \$820 – 2,435 \$425 - \$1145
This is an affiliated business arrangement disclosure statement. Actual services and charges may vary according to the circumstances underlying the transaction, including the home value, coverage and limits chosen, whether you are the purchaser or seller, as well as other requested terms, unusual market conditions, government regulation, property location and similar factors. This disclosure statement does not account for fees paid or payable to third party service providers.	

### ACKNOWLEDGMENT

I/we have read this disclosure form and understand that the referring party 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.

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Signature

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Signature