AFFILIATED BUSINESS ARRANGEMENT
DISCLOSURE STATEMENT

To: _____ Property: _____

_____ _____

_____

From: Garman Builders, Inc. ("Builder") Date: _____

In connection with the purchase of this property, you may need to obtain mortgage financing. We recommend American Eagle Mortgage Funding, LLC. American Eagle Mortgage Funding, LLC provides efficient and professional service at competitive rates. Please note that Garman Builders, Inc. has a business relationship with American Eagle Mortgage Funding, LLC. The majority owners of Garman Builders, Inc. own Garman Holdings, LLC, which directly own a forty-nine percent (49%) interest in American Eagle Mortgage Funding, LLC. Because of this relationship, this referral may provide Garman Holdings, LLC with a financial or other benefit.

Set forth below is the estimated charge or range of charges by American Eagle Mortgage Funding, LLC for services listed. You are NOT required to use American Eagle Mortgage Funding, LLC as a condition for mortgage financing. 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		Charge or Range of Charges
Mortgage Origination/Discount Points		0-5% of loan amount
Tax Service Fee		$96.00
Lender Admin Fee		$390.00
Application Fee		$345.00
Processing Fee		$275.00

ACKNOWLEDGEMENT

I/we have read this disclosure form, and understand that Garman Builders, Inc is referring me/us to purchase the above-described settlement service and may receive a financial or other benefit as the result of this referral.

Buyer's Signature	Date	Buyer's Signature	Date
Buyer's Signature	Date	Buyer's Signature	Date