



AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE STATEMENT
NOTICE TO APPLICANT

TO: _____
Borrower(s)

RE: _____
Property Street City State Zip

FROM: **First Home Mortgage Corporation**

This is to give you notice that **First Home Mortgage Corporation** ("First Home") has a one hundred percent (100%) ownership interest and a business relationship with Pro Title LLC. Because of this relationship, First Home's referral of you to Pro Title LLC for title services in connection with your loan application may result in First Home receiving 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 service provider as a condition for the making and settlement of your loan secured by the property listed above. 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:

Pro Title LLC:
Title abstracting, examination:

Title Services: \$610 to \$950
(document preparation, binder, title exam, abstract, etc.)
Title Insurance*: Minimum \$100
(additional per dollar cost based upon sales price)

*The cost of title insurance is established by law and set by rate filing by the Maryland Insurance Administration and varies by sales price and or amount of loan. Insurance is not issued by Pro Title LLC but is issued by the title insurer who is not an affiliate of First Home. However the title agency receives a portion of the insurance premium.

Acknowledgement

I/we have read this Affiliated Business Arrangement Disclosure Form and understand that First Home Mortgage Corporation is referring me/us to purchase the above-described settlement services and may receive a financial or other benefit as a result of this referral.

Borrower Date Borrower Date

Should you choose at application to have Pro Title perform your settlement services, please check below and sign the authorization below.

I hereby request Pro Title LLC to perform my settlement services

AUTHORIZATION TO RELEASE INFORMATION

I/we hereby give my consent to release pay-off information contained in the loan application and in other documents required in connection with the finance transaction, either before the loan is closed or as part of its quality control program. I/we also give consent for information to be released to Pro Title LLC. Such information includes, but is not limited to pay-off requests, tax information, liens and judgment reports.. I/we agree that this authorization will permit the above named Title Company to request and receive such information.

A photographic or carbon copy of the signature(s) of the undersigned may be deemed to be equivalent of the original and may be used as a duplicate original.

RIGHT TO FINANCIAL PRIVACY ACT: This Notice to you as required by the Right To Financial Privacy Act of 1978 that the U.S. Department of Housing and Urban Development or the Department of Veterans Affairs has a right to access the financial record held by a financial institution in connection with the consideration of the administration of assistance to you. Financial records involving your transaction will be available to the Department of HUD or the Department of Veterans Affairs without further notice or authorization but will not be disclosed or released to another Government Agency or Department without your consent except as required or permitted by law.

Borrower Date Borrower Date