



Affiliated Business Arrangement (ABA) Disclosure

The undersigned BUYER(S) and SELLER(S) assert that they have been made aware of an AFFILIATED BUSINESS ARRANGEMENT between 4 USA Loans, Inc. d/b/a USA Realty and Loans, and hereinafter referred to as "BROKER".

In addition to their customary real estate commission, for this loan, BROKER will receive all or part of the Lender fees disclosed in detail in 800 Series of Lender Charges on the HUD 1 Settlement Statement and Good Faith Estimate of Closing Costs. BROKER may also receive a portion of any servicing release premium (rebate points) received by 4 USA Loans, Inc.

The customary fee to arrange a loan ranges from 0.00% to 3.00% of the loan amount.

By signing below, BUYER(S) stipulate that they are aware that they are not obligated to accept mortgage loan services or any other services offered by 4 USA Loans, Inc. as a condition of purchase through BROKER.

BUYER(S) further stipulate that they are also aware that there are frequently other settlement services providers available to them with similar services.

BUYER(S) further stipulate that they are aware that they are free to shop other services to determine that they are receiving the best services and the best rate for these services.

BUYER

DATE

BUYER

DATE

SELLER

DATE

SELLER

DATE