

**Affiliated Business Arrangement Disclosure**

**Date:** \_\_\_\_\_

**To:** \_\_\_\_\_  
\_\_\_\_\_

**Property :** \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**From:** Vanguard Realty GMAC Real Estate, Inc.  
\_\_\_\_\_, Independent Contractor

The purchaser hereby acknowledges that the Independent Contractor identified herein is a duly licensed real estate agent and mortgage broker as defined under Chapters 475 and 494, Florida Statutes (2002). This is to give you notice that VANGUARD REALTY GMAC REAL ESTATE, INC., and INDEPENDENT CONTRATOR have a business relationship with FIDELITY HOME LENDING, INC. The Independent Contractor acts as such in relation to both entities which are under common control of the majority shareholder. Because of this relationship, this referral may provide Vanguard Realty GMAC Real Estate, Inc. and the Independent Contractor financial or other benefit.

Set forth below is the estimated charge or range of charges for the settlement charges for the settlement services listed. You are NOT required to use the listed provider (s) as a condition for settlement of your loan on the purchase, sale or refinance of the subject property. THERE ARE FREQUENTLY OTHER SETTLEMENT SERVICE PROVIDERS AVAILABLE WITH SIMILAR SERVICES. YOU ARE FREE TO SHOP TO DETERMINE THAT YOU ARE RECEIVING THE BEST SERVICES AND THE BEST RATE FOR THESE SERVICES.

<u>Independent Contractor</u> <u>Fidelity Home Lending, Inc.</u>	<u>Charge or range of charges</u>
Loan Origination Fee	\$ 0 – 5% of loan amount
Loan Discount	\$ 0 - 5% of loan amount
Processing Fee	\$ 0 - 500
Document Preparation Fee	\$ 0 - 500
Administrative Fee	\$ 0 - 500
Credit Report	\$ 0 - 70

**ACKNOWLEDGEMENT**

I/we have read this disclosure form, and understand that the Independent Contractor Vanguard Realty GMAC Real Estate, Inc. 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.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Signature