



AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE STATEMENT

To: _____ Property: _____

From: _____ Date: _____
Loan Officer's Name

This is to give you notice that Scenic Oaks Funding, Inc., doing business as Scenic Oaks Funding, has business relationships with Valley NHD, Cypress Title Corporation, PMZ Real Estate, River Oaks Insurance Services, LLC, The Greenhart Company, Century 21 M&M and Associates, and Contempo Insurance Services, LLC. The shareholders of Scenic Oaks Funding (100%) own 100% of Valley NHD, Inc. dba Valley NHD. A senior executive and the shareholders of Scenic Oaks Funding (100%) have ownership interests in entities that collectively own a 48% interest in Cypress Title Corporation. The majority shareholders of Scenic Oaks Funding (75%) also have ownership interests in Paul M. Zagaris, Inc. dba PMZ Real Estate (70.5%), River Oaks Insurance Services, LLC (51%), and The Greenhart Company, Inc. dba The Greenhart Company (25%). The minority shareholders of Scenic Oaks Funding (25%) also have ownership interests in Premier Valley, Inc. (100%) and Premier Solano, Inc. (66.6%), which do business as Century 21 M&M and Associates. In addition, the minority shareholders of Scenic Oaks Funding (25%) have a contractual relationship with Contempo Insurance Services, LLC. Because of these relationships, referrals to any of these companies by another may provide the referring company, the company receiving the referral, the majority shareholders and/or a senior executive of Scenic Oaks Funding with 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 purchase, sale, refinance or loan on the subject property.**

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 SERVICE PROVIDER	SERVICE PROVIDED	ESTIMATED CHARGE OR RANGE OF CHARGES
VALLEY NHD	Natural Hazard Disclosure (NHD) Reports	NHD Report: \$88.95 - \$119.95 per parcel
PMZ REAL ESTATE	Residential and commercial real estate brokerage services	Broker's Commission 6% to 10% of sales price
CENTURY 21 M&M and Associates	Residential and commercial real estate brokerage services	Broker's Commission 6% to 10% of sales price
RIVER OAKS INSURANCE SERVICES, LLC <i>License #0H65161</i>	Homeowner's Insurance	\$2.80 - \$4.00 per \$1,000 insured value Charges vary based on coverage type and property location.

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SETTLEMENT SERVICE PROVIDER	SERVICE PROVIDED	ESTIMATED CHARGE OR RANGE OF CHARGES
CONTEMPO INSURANCE SERVICES, LLC <i>License #0J16758</i>	Homeowner's Insurance	\$2.80 - \$4.00 per \$1,000 insured value Charges vary based on coverage type and property location.
THE GREENHART COMPANY	Facilitates energy efficient home improvements, including improvements for Energy Efficient Mortgages (EEM)	Vary with scope of improvements.
CYPRESS TITLE CORPORATION	Searches public records for defects in property's title before closing; issues title policy which insures against loss due to certain title defects; and handles escrow process.	Owner's Policy Premium
		\$100,000 home \$501 - \$689 \$200,000 home \$875 - \$1,157 \$500,000 home \$1,371 - \$1,777 \$1,000,000 home \$1,345 - \$2,720 \$1,500,000 home \$1,675 - \$3,345
		Lender's Policy simultaneously issued with Owner's Policy
		\$100,000 home loan \$282 - \$320 \$200,000 home loan \$460 - \$472 \$500,000 home loan \$659 - \$725 \$1,000,000 home loan \$961 - \$1,110 \$1,500,000 home loan \$1,161 - \$1,365
		Settlement / Escrow Charges
		\$100,000 home \$450 - \$1,090 \$200,000 home \$650 - \$1,615 \$500,000 home \$850 - \$2,070
		Residential Refinance Rates (1 to 4 units)
		\$100,000 home \$400 - \$450 \$200,000 home \$425 - \$525 \$500,000 home \$645 - \$900 \$1,000,000 home \$1,300 - \$1,375 \$1,500,000 home \$1,675 - \$1,700
		Miscellaneous Documentation and Recording Fees \$50 - \$350

ACKNOWLEDGMENT

I/we have read this disclosure form. I/we understand that Scenic Oaks Funding is referring me/us to purchase the above-described settlement service(s) and the shareholders of Scenic Oaks Funding may receive a financial or other benefit as a result of this referral.

Borrower

Date

Co-Borrower1

Date