

AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE AGREEMENT



Kessler Real Estate Financial Services, Inc.

3959 S. Nova Road · Suite B30 · Port Orange, FL 32127 · (386) 301-7965 · (407) 801-9631

TO: CLIENT FROM: KESSLER REAL ESTATE FINANCIAL SERVICES, INC.

Thank you for contacting Kessler Real Estate Financial Services, Inc. and Thomas K. Ooten (hereinafter Broker(s), in connection with the purchase, lease, sale, or FINANCING of a residential property. This document is to give you notice that the Broker(s) have a business relationship with the companies listed in this statement, in that each of the companies is wholly or partially owned by Broker(s). Broker’s relationship with these companies may provide financial or other benefit. We have set forth below the full range of services that these companies provide, along with an estimate of the range of fees normally charged for these services. Depending on the plan you select you are NOT required to use the below listed companies as a condition of the purchase, sale, or FINANCING of your property. **MANY PROVIDERS OFFER SIMILAR SERVICES, YOU MAY DETERMINE WHO OFFERS THE BEST SERVICES AT THE BEST RATES.**

COMPANIES	HUD-1 DESCRIPTION/LINE DESIGNATION	ESTIMATE OF RANGE OF CHARGES GENERALLY MADE BY PROVIDER
Kessler Real Estate Financial Services, Inc. Provides full range of Residential Mortgage Loan Products & Services	Loan Origination Fee (801) Loan Discount Fee/Points (802) Application Fee (812) Processing Fee (810) Lender Compensation (814)	0 – 3 % of Loan Amount 0 – 5% of Loan Amount 0-\$799 0-\$799 KREFS may also receive 0-3% of the mortgage loan amount, which varies based on the lender, loan product, interest rate, loan points, and amount of the purchase price financed as determined by you.
Thomas K. Ooten Loan Originator / Owner	Loan Origination Fee (801) Loan Discount Fee/Points (802) Application Fee (812) Processing Fee (810) Lender Compensation (814)	0 – 3 % of Loan Amount 0 – 5% of Loan Amount 0-\$799 0-\$799 Thomas Ooten may also receive 0-3% of the mortgage loan amount, which varies based on the lender, loan product, interest rate, loan points, and amount of the purchase price financed as determined by you.
Thomas K. Ooten Real Estate Broker/Owner	Paid out of Closing	\$0 – \$50025.00
Kessler Real Estate Services, Inc Real Estate Broker	Paid out of Closing	\$0 – \$50025.00
Kessler Real Estate Financial Services, Inc Real Estate Broker	Paid out of Closing	\$0 – \$50025.00

Actual charges may vary depending on the events and circumstances of the transaction, including the home value, coverage and limits, unusual market conditions, government regulations, property features, and other related factors. Rates quoted may not be the lowest rates available and are subject to change depending on market conditions and applicant’s credit rating. For a free consultation please call the company directly. Where required by law, current rates for services are estimated, and according to the circumstances, may vary from the range of the rates shown above. Other fees are charged in connection with mortgage loans and you will receive a Good Faith Estimate stating all fees associated with the loan.

ACKNOWLEDGEMENT OF RECEIPT OF DISCLOSURE: I/We have received the Affiliated Business Arrangement Disclosure Statement from Broker and fully understand that Broker may refer me/us to the real estate services providers listed in this statement. Broker may receive a financial benefit as the result of this referral.

Name: _____ Date: _____

Name: _____ Date: _____

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