

Affiliated Business Arrangement Disclosure Statement

THIS VERSION IS THE CURRENT REGULATION

To: _____

From: **The Carrero Affiliated Business Entities Listed Below**

Property: _____

Date: _____

This is to give you notice that Carrero Mortgage Advisors LLC, Carrero & Spear Real Estate Group LLC, and Boxx Builder LLC (the referring parties) have a business relationship with each other. Carrero Mortgage Advisors provides mortgage broker and lending services. Carrero & Spear provides real estate related services. Boxx Builder LLC is a container development company. Carrero Mortgage Advisors LLC is solely owned by Brandon Carrero. Carrero & Spear and Boxx Builders are jointly owned by Brandon Carrero and another party. Because of this relationship, any referral may provide either party with a financial or other benefit.

[A.] Set forth below are a range of 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 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.

Carrero Mortgage Advisors LLC

Services provided: Mortgage Brokerage and Lending Services

Range of Charges for Services: 1% to 2.75%

Carrero & Spear Real Estate Group LLC

Services provided: Real Estate Sales Services

Range of Charges for Services: 3% to 6% calculated on property price

Boxx Builders LLC

Services provided: Container Home Developer

Range of Charges for Services: TBD; Gross Build Prices \$130,000 to \$250,000

[B.] Set forth below are a range of charges for the settlement services of an attorney, credit reporting agency, or real estate appraiser. We as your lender or broker will require you to use these providers as a condition of your loan on this property, to represent our interests in the transaction.

As of the date present **we do not require you to use any particular provider.**

Services provided: N/A

Range of Charges for Services: N/A

ACKNOWLEDGMENT

I/we have read this disclosure form and understand that there may be a referral between the parties named above, and that the parties may receive a financial or other benefit as the result of this referral. I also understand I am not required to use any provider that I might be referred to for settlement services.

Signature of Borrower: _____

Signature of Co-Borrower, if any: _____

Date Signed: _____