

Affiliated Business Arrangement Disclosure

This is to give you notice that Achieve.com, a d/b/a of Bills.com, LLC ("Bills.com") (NMLS #138464), has a business relationship with Lendage, LLC. Bills.com is a wholly owned subsidiary of Freedom Financial Network Funding, LLC ("FFN"). FFN also owns 99% of Lendage, LLC. Because of this relationship, this referral may provide Bills.com 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 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.

Provider: Lendage, LLC

Service: Mortgage Lender/Originator

Origination Fee: 2.50% of Preliminary Credit Amount (or as allowed by state law)

Underwriting Fee: \$685 (or as allowed by state law)

ACKNOWLEDGMENT

I/we have read this disclosure form, and understand that Bills.com 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