



**AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE STATEMENT**

To: Consumer  
 From: Pinnacle Estate Properties, Inc.

Thank you for contacting us, your local Pinnacle Estate Properties Brokerage office (hereinafter Broker), in connection with the purchase or sale of a home or other property. This is to give you notice that Broker has a business relationship with the companies listed in this Statement, in that some of the companies are wholly or partially owned either directly or indirectly by Broker or its principles. Because of these relationships, the referral of business to these divisions and/or affiliates or companies of Broker will provide us, our employees or other related parties noted herein a financial or other benefit.

In connection with providing real estate brokerage services, Broker may receive a commission or a cooperative brokerage referral fee for a referral to another real estate brokerage company (which is typical in the real estate brokerage industry); however, this will not affect the amount you pay to purchase or sell a property.

In connection with real estate loans, Broker is not in the home loan business. However, Broker does have sublease agreements (we rent office space to lenders) or we have shared-marketing agreements where we share marketing expenses and sub-lease space to other lenders. We do not receive referral fees of any kind if you choose to use one of these companies to obtain a loan.

We have set forth the full range of services that these companies provide, along with an estimate of the range of charges generally made for these services. **You are NOT required to use the listed companies as a condition of the purchase or sale of your 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.

| COMPANIES  | HUD-1 DESCRIPTION/ LINE DESIGNATION  | ESTIMATE OF RANGE OF CHARGES GENERALLY MADE BY PROVIDER'                                 |
|--|--|--|
| <b>Pro-Line Mortgage, Inc.</b><br>Broker has a sub-lease agreement with this company and it is not owned by Broker.  | Loan origination fee (801)<br>Loan discount fee/points (802)<br>Underwriting fee (800 series)<br>Processing fee (800 series) | 0-2% of loan amount<br>0-5% of loan amount<br>\$0-\$750<br>\$0-\$750                     |
| <b>imortgage</b><br>Broker has a shared marketing / sub-lease agreement with this company.   | Loan origination fee (801)<br>Loan discount fee/points (802)<br>Underwriting fee (800 series)<br>Processing fee (800 series) | 0-2% of loan amount<br>0-5% of loan amount<br>\$0-\$750<br>\$0-\$750                     |
| <b>Wells Fargo</b><br>Broker has a shared marketing / sub-lease agreement with this company.   | Loan origination fee (801)<br>Loan discount fee/points (802)<br>Underwriting fee (800 series)<br>Processing fee (800 series) | 0-2% of loan amount<br>0-5% of loan amount<br>\$0-\$750<br>\$0-\$750                     |
| <b>Ridgegate Escrow</b><br>A Corporation licensed by the Department of Corporations. This company is owned by family members of the principles of Pinnacle Estate Properties, Inc. | Settlement / Escrow Services (1101)  | \$2 per \$1000 + \$250 base<br>\$95 Filing Fee<br>\$50 Messenger Fee<br>0-\$350 doc. Fee |
| <b>Pinnacle Estate Properties, Inc. Escrow Division</b><br>A division of Pinnacle Estate Properties, Inc.  | Settlement / Escrow Services (1101)  | \$2 per \$1000 + \$250 base<br>\$95 Filing Fee<br>\$50 Messenger Fee<br>0-\$350 doc. Fee |

- Actual charges may vary according to the particular circumstances underlying the transaction, including the home value, coverage and limits, other requested terms and services, unusual market conditions, government regulations, property location and features, and other similar forces. Rates may not be the lowest available and are subject to change. For a free, no obligation quote, please contact the company direct. Where required by state law, current rates for insurance are filed with the applicable state agency, and depending upon the circumstances, may vary from the rates shown above.
- The loan discount fee/points are affected by the note rate. Depending upon market conditions, the loan discount fee/points may be higher to adjust for below-market rates.
- There are other charges imposed in connection with mortgage loans. In addition, a lender may require the use of other services providers, including but not limited to an attorney, credit reporting agency or real estate appraiser to represent the lender's interest. If you apply to any of these companies for a loan, you will receive additional information regarding anticipated charges.

I/We have received the Affiliated Business Arrangement Disclosure Statement from Broker and understand that Broker may refer me/us to the settlement service providers listed in this Statement. Broker, its employees or its affiliates may receive a financial or other benefit as the result of that referral.

Seller \_\_\_\_\_ Date \_\_\_\_\_ Buyer \_\_\_\_\_ Date \_\_\_\_\_

Seller \_\_\_\_\_ Date \_\_\_\_\_ Buyer \_\_\_\_\_ Date \_\_\_\_\_