

**AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE STATEMENT**  
**21<sup>st</sup> Century, LLC**

Date: \_\_\_\_\_

Consumer: \_\_\_\_\_

Property Address: \_\_\_\_\_

**NewFed Mortgage:**

This is to give you notice that **21<sup>st</sup> Century, LLC dba Century21 North Shore/NS Group** (“NS”) has a business relationship with **NewFed Mortgage Corp** (“NewFed”). NewFed Mortgage is a Sub-S corporation. At least one owner of NS has an ownership interest in NewFed. NS has a contractual relationship with NewFed. NS does not receive proceeds from your loan under the contractual relationship, but does have certain arrangements for marketing and office rental with NewFed. Representatives of NS are not representatives, agents or employees of NewFed. Representatives of NewFed are not representatives, agents or employees of NS. All matters regarding your loan or mortgage should be discussed directly with an Lending Officer of NewFed.

Set forth below is the estimated charge or range of charges from NewFed for each of the services listed. You are NOT required to use NewFed or any of the service providers listed in this disclosure as a condition of the sale of the subject property or to obtain access to any settlement service. 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.

<b>Service Provider</b>	<b>Service Provided</b>	<b>Closing Disclosure Line</b>	<b>Charge or Range of Charges</b>
<b>NewFed Mortgage</b>	<b>Loan Origination</b>	Section A	<b>\$1399-\$1499</b>
	<b>Discount Points</b>	Section A	<b>0.0% - 3.0% of loan amount</b>
	<b>Appraisal</b>	Section B	<b>\$300 - \$1,000</b>
	<b>Credit Report</b>	Section B	<b>\$14 - \$100</b>
	<b>Tax Service Fee</b>	Section B	<b>\$70 - \$100</b>
	<b>Flood Certification Fee</b>	Section B	<b>\$15 - \$30</b>

**NewFed Insurance:**

This is to give you notice that **21<sup>st</sup> Century, LLC dba Century21 North Shore/NS Group** (“NS”) has a business relationship with **NewFed Insurance** (“NewFed”). NewFed Insurance is a LLC. At least one owner of NS has an ownership interest in NewFed. NS has a contractual relationship with NewFed. NS does not receive proceeds from your insurance policy under the contractual relationship, but does have certain arrangements for marketing with NewFed. Representatives of NS are not representatives, agents or employees of NewFed. Representatives of NewFed are not representatives, agents or employees of NS. All matters regarding your insurance should be discussed directly with an Insurance Broker of NewFed.

Set forth below is the estimated charge or range of charges from NewFed for each of the services listed. You are NOT required to use NewFed or any of the service providers listed in this disclosure as a condition of the sale of the subject property or to obtain access to any settlement service. 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.

<b>NewFed Insurance</b>	<b>HomeOwners Policy</b>	<b>Section F</b>	<b>\$575-\$2999</b>

**Movement Mortgage:**

This is to give you notice that NS has a business relationship with **Movement Mortgage**. Neither NS or its owners have any ownership interest in Movement Mortgage and receive no proceeds from your loan. NS has a contractual relationship to provide advertising/marketing services to Movement Mortgage in exchange for the payment of advertising/marketing fees.

YOU ARE NOT REQUIRED TO UTILIZE MOVEMENT MORTGAGE AS YOUR MORTGAGE LENDER. THERE ARE FREQUENTLY OTHER LENDERS AVAILABLE WITH SIMILAR SERVICES. YOU ARE FREE AND IN FACT ENCOURAGED TO SHOP AROUND TO DETERMINE THAT YOU ARE RECEIVING THE BEST SERVICES AND BEST RATE FOR THESE SERVICES.

We strongly encourage you to educate yourself on the lending process before choosing a particular lender or mortgage product including information found at [WWW.CONSUMERFINANCE.GOV/OWNING-A-HOME](http://WWW.CONSUMERFINANCE.GOV/OWNING-A-HOME).

An Advertising/Marketing Agreement is an opportunity for a Lender to purchase advertising/marketing with a Real Estate Broker. THE REAL ESTATE PROFESSIONALS ARE NOT PAID TO REFER YOU TO MOVEMENT MORTGAGE AND MOVEMENT MORTGAGE DOES NOT PAY REAL ESTATE PROFESSIONALS FOR REFERRAL OF YOUR BUSINESS.

YOU ARE NOT REQUIRED TO UTILIZE THESE OTHER SETTLEMENT SERVICE PROVIDERS WITH WHOM NORTH SHORE HAS A BUSINESS RELATIONSHIP. THERE ARE FREQUENTLY OTHER SETTLEMENT SERVICE PROVIDERS AVAILABLE WITH SIMILAR SERVICES. YOU ARE FREE AND IN FACT ENCOURAGED TO SHOP AROUND TO DETERMINE THAT YOU ARE RECEIVING THE BEST SERVICES AND BEST RATE FOR THESE SERVICES.

### ACKNOWLEDGMENT

I/We have read this disclosure form, and understand that *NS* is referring me/us to NewFed, Movement Mortgage and other Settlement Service Providers identified herein to purchase the above-described settlement service(s) from the respective company, and that *NS* may in some cases receive a financial or other benefit as the result of this referral.

THE UNDERSIGNED HAVE READ, UNDERSTOOD, AND HAVE BEEN GIVEN A COPY OF THIS DISCLOSURE ON THIS THE \_\_\_\_\_ DAY OF \_\_\_\_\_, 20\_\_\_\_.

Signature of Consumer

Signature of Consumer