

AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE

TO: Sergio Morales & Liz Morales
PROPERTY: 1407 Lawrence Trinidad

This is to give notice that Keller Williams Realty, Rockwall, Texas has a business relationship with Highlands Residential Mortgage, a mortgage lender. Keller Williams Realty, Rockwall, Texas has a marketing agreement with Highlands Residential Mortgage, a mortgage lender. Because of this relationship, Keller Williams Realty, Rockwall and/or its agents may receive a financial or other benefit if the buyer uses the above named provider.

The Buyer is NOT required to use the listed provider as a condition for settlement of their loan on the subject Property.

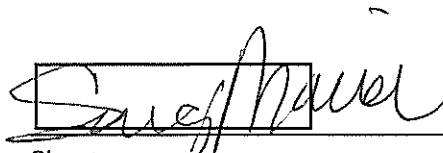
THERE ARE OTHER SETTLEMENT SERVICE PROVIDERS AVAILABLE WITH SIMILAR SERVICES. THE BUYER IS FREE TO COMPARE AND DETERMINE THAT THEY ARE RECEIVING THE BEST SERVICES AND THE BEST RATE FOR THOSE SERVICES.

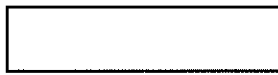
All fees charged and/or collected by Highlands Residential Mortgage will be estimated and reflected in a written disclosure of estimated fees and will be provided in accordance with HUD/RESPA guidelines, specifically disclosed on the Good Faith Estimate (GFE).

ACKNOWLEDGEMENT:

I/We understand there is a relationship between Keller Williams Realty, Rockwall Highlands Residential Mortgage who may be the provider of mortgage related settlement services.

I/We have read this disclosure form and I/we understand that Keller Williams Realty, Rockwall, may refer the above described settlement service provider and that Keller Williams Realty, Rockwall and its agents, may receive a financial or other benefit from the relationship with Highlands Residential Mortgage.


Signature _____ Date _____


Signature _____ Date _____