



## AFFILIATED BUSINESS DISCLOSURE

THE FOLLOWING DISCLOSURE IS REQUIRED BY FEDERAL LAW, SPECIFICALLY THE REAL ESTATE SETTLEMENT PROCEDURES ACT (RESPA).

My Home Group Real Estate LLC (MHG) is an Arizona limited liability company that has a business relationship through a Marketing Service Agreement with the following Service Providers: **Encompass Lending Group, V.I.P. Mortgage Inc, Dagley Insurance Agency LLC, Front Door Inc, Fidelity National Home Warranty, Old Republic Home Protection, Home Warranty of America, Bennett & Porter Wealth Management & Insurance, Verus Title Inc, EZ Title Agency & Magnus Title Agency.**

Regarding mortgage lending services from Encompass Lending Group or V.I.P. Mortgage Inc, the cost of these services may vary depending on a number of factors. These will be described in detail by the mortgage company on the Loan Estimate they're required to give to you for your review and approval prior to committing to use their services to obtain a new home loan.

While we recommend our providers, you are NOT required to use these service provider(s) as a condition for settlement of your purchase or for financing of 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.

### ACKNOWLEDGMENT

I/we have read this disclosure form and understand that if My Home Group LLC recommends or refers the products or services from any of the above-mentioned service providers, they may receive a financial reward or other benefit as the result of the referral/recommendation.

 Billie J Beguette  
MHG Client

Billie J Beguette  
Signature

1-13-2026  
Date

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Signature

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Signature

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