

AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE

TO: _____
 FROM: Timberwood Bank
 PROPERTY: _____
 DATE: _____

This is to give you notice that Timberwood Bank has a business relationship with Generations Title Company and Dependable Title Company, LLC. Timberwood Bank is an owner of Generations Title Company, LLC, with a 5.88% ownership interest. Furthermore, Generations Title Company, LLC is an owner of Dependable Title Company, LLC, with an 18.5% ownership interest. Because of this relationship, this referral may provide Timberwood Bank 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 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.

SETTLEMENT SERVICE PROVIDER	
Generations Title Company, LLC	
Settlement Service	Charge or Range of Charges
Title Insurance- For Purchase Loans	Amount depends on the loan amount and transaction type. Charges Range from \$425 to \$1,450 (based on max loan amount \$484,350)
Title Insurance- For Refinance Loans	\$475
Title Search- HELOC or 2 nd Mortgage Only	\$75
Construction Draw Fee- Construction Loans Only	\$500
Closing Fee- Purchase Loans Only	\$200
E-Recording Fee- Purchase Loans Only	\$10
Alta 7 Endorsement- Manufactured Homes Only	\$125

ACKNOWLEDGMENT

I/we have read this disclosure form, and understand that Timberwood Bank 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

Date

Signature

Date