



6561 Irvine Center Dr
Irvine, CA 92618
Tel (888)946-3556

Affiliated Business Arrangement Disclosure

This is to give you notice that mello Home Services, LLC d/b/a mellohome (“MH”) has a business relationship with LD Holdings Group, LLC (“LDHG”), which has a business relationship with the following entities:

- loanDepot.com, LLC (“loanDepot”)
- Closing USA, LLC; Closing USA of Alabama, LLC; Closing USA of Arkansas, LLC; Closing USA of Delaware, LLC; and Closing USA of Utah, LLC (collectively, “CUSA”)
- American Coast Title Company, Inc. (“ACT”)
- The Law Offices of Julie Shtoyko, LLP (“LOJS”)
- melloInsurance Services, LLC (“MIS”)

loanDepot, CUSA, ACT, LOJS, and MIS are owned subsidiaries of LDHG. LOJS has an associate relationship with CUSA. Because of these relationships, this referral may provide MH, its parent companies, and/or its affiliates (including LDHG and its subsidiaries) with 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 providers as a condition for the settlement of your loan or the purchase, sale, or refinance 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.**

Provider*	Settlement Service	Charge or Range of Charges
loanDepot.com, LLC (“loanDepot”) <i>Mortgage Lender</i>	Optional Discount Points	0% - 4% of the loan amount
	Origination Fees	0 - \$1,595
	Appraisal Fee*	\$425 - \$1,500
	Credit Report (CoreLogic Credco)*	\$20 - \$40 per borrower
Closing USA, LLC entities (“CUSA”) <i>Title</i>	Title-Settlement/Closing Fee	\$500 - \$700
	Title-Sub Escrow Fee	\$25
	Title-Lender Title Insurance	\$275 - \$8,100.25
	Title-CPL Fee	\$5 - \$125
	Title-Endorsement Fees	\$25 - \$297
	Title-Doc Preparation Fee	\$50

Provider*	Settlement Service	Charge or Range of Charges
American Coast Title Company, Inc. ("ACT") <i>Title</i>	Title-Settlement/Closing Fee	\$500
	Title-Lender Title Insurance	\$275 - \$800
	Title-Doc Preparation Fee	\$50
The Law Offices of Julie Shtoyko, LLP ("LOJS") <i>Title/Settlement</i>	Title-Settlement/Closing Fee	\$600
melloInsurance Services, LLC ("MIS") <i>Homeowners Insurance Broker</i>	Homeowners Insurance Brokerage Services	\$1,000 to \$3,000

*** Note:** Some of the services or providers listed on this form may not be available in your state, may vary by state or market, and/or may not be required for your loan. Appraisal and credit report services are provided by third parties not affiliated with mellohome or LDHG but may be required by loanDepot or other mortgage lender. Charges may exceed the foregoing ranges based on market conditions. Your lender will provide you with a Loan Estimate detailing credit costs and loan terms, including closing costs. Please refer to your Loan Estimate for an itemization of fees applicable to your loan.

Acknowledgment

I have read this disclosure form and understand that MH is referring me to purchase the above-described settlement services and that MH, its parent companies, and/or its affiliates (including LDHG and its subsidiaries) may receive a financial or other benefit as a result of this referral.

Borrower - Date

Borrower - Date