



Affiliated Business Arrangement Disclosure

This is to give you notice that loanDepot.com, LLC (loanDepot) has a business relationship with LD Holdings Group, LLC (LDHG), which has a business relationship with the following entities

- 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)
- mello Home, Inc. and mello Home Services, LLC and mello dba mellohome (MH)
- melloInsurance Services, LLC (MIS)

loanDepot, CUSA, ACT, MH, and MIS are owned subsidiaries of LDHG. LOJS has an associate relationship with CUSA. Because of these relationships, this referral may provide LDHG its subsidiaries, affiliates, or associates 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 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
Closing USA, LLC (CUSA)	Title-Settlement/Closing Fee	\$500 - \$700
	Title-Sub Escrow Fee	\$25
	Title-Lender Title Insurance	\$275 - \$8100.25
	Title-CPL Fee	\$5 - \$125
	Title-Endorsement Fees	\$25 - \$297
	Title-Doc Preparation Fee	\$50
American Coast Title Company, Inc. (ACT)	Title-Settlement/Closing Fee	\$500
	Title-Lender Title Insurance	\$275 - \$800
	Title-Doc Preparation Fee	\$50
The Law Offices of Julie Shtoyko, LLP (LOJS)	Title-Settlement/Closing Fee	\$600
mello Home, Inc. and mello Home Services, LLC dba mello Home (MH)	Real Estate Brokerage Services	MH refers consumers to both buyer and seller real estate agents. If the sale is consummated, MH may receive a fee from the seller's and/or buyer's agent in the amount equal to the greater of (i) 40% of the real estate agent's commission or (ii) 40% of 2.5% of the sales price.
melloInsurance Services, LLC	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, and/or may not be required for your loan. Please refer to your Loan Estimate for an itemization of fees applicable to your loan.

Annual premium rates for homeowners insurance vary substantially depending on many factors, including the type and amount of coverage; property value; home or community features, building materials used, type, age, location, size of home, claims history, carrier, and other related factors. This range of annual premium rates is provided as an example only, is not a guarantee of the availability of any particular premium rate, and is subject to change without notice. Your annual premium rate may be higher.

Acknowledgement

I have read this disclosure form and understand that loanDepot is referring me to purchase the above described settlement services and LDHG its subsidiaries, affiliates, or associates may receive a financial or other benefit as the result of this referral.