

From Referring Party: London Properties Ltd.

Subject Property _____

This is to give you notice that the referring party, London Properties Ltd. (including all of its DBA's) has a business relationship with California Property Data, Royal Charter Mortgage, and Port Royal Insurance Services Inc., each an "affiliated business". Referring party (London Properties Ltd.) is owned by a Sub S Corporation who also owns a 100% interest in each of the Affiliated Businesses. Because of these relationships, a referral to or use of any affiliated businesses may provide the principals of London Properties a financial or other benefit.

Set forth below is the estimated charge by each of the affiliated businesses (service provider) for the settlement services listed. You are NOT REQUIRED to use any affiliated business as a condition of the purchase, financing or sale of the subject property or any other property or to obtain access to any settlement service. 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 THOSE SERVICES.

Provider Of Settlement Service (Affiliated Businesses)	Description Of Service	Estimate Of Range Of Charges Generally Made By Provider
London Properties (559) 436-4000	Real Estate Commission	6% - 10% Of Sales Price
Royal Charter Mortgage (559) 436-4020	Administrative Underwriting Fees (1) Loan Discount Fees (2) Independent Appraiser (3) Credit Report Fee (3) Royal Charter Mortgage Total Compensation (4) Misc (5)	\$500 - \$1,500 Variable (0-5% of loan amount) \$300 - \$1,500 \$15 - \$75 per borrower 2.5% of loan amount Variable
California Property Data (559) 436-4090	Disclosure Reports Natural Hazards	\$80 - \$100 (per property report)
Port Royal Insurance (559) 436-4041	Fire and/or Homeowners insurance coverage (6)	\$750 - \$3,750 Annual Premium

1. This amount is **not retained by Royal Charter Mortgage** but is paid to an independent third party. Actual charges may vary according to the particular circumstances underlying the transaction, including amount of loan, requested terms and services, market conditions, government regulations, and other variables.
2. This fee is **not retained by Royal Charter Mortgage**, but if applicable, will be paid to a third party. The loan discount points are affected by the note rate, market conditions, interest rate selected by borrower or other variables.
3. This fee is **not retained by Royal Charter Mortgage**, but shall be payable to a third party.
4. This fee represents the **total compensations paid to Royal Charter Mortgage** by the third party lender and/or a borrower for Royal Charter Mortgage Services.
5. There are other charges payable to third parties in connection with mortgage loans. If you apply for a loan, you will receive specific information regarding other anticipated charges, if any.
6. The total cost of insurances will vary depending on deductible amounts, amount of coverage, construction type, location of property and/or insurance carrier from which you select to receive coverage.
7. All indicated estimates are subject to change, for a more specific free quote, please contact each affiliated business directly.
8. Any of the above providers (affiliated business) are hereby authorized to refer me/us to any of the other providers or affiliated businesses described above.

ACKNOWLEDGEMENT:

I/WE HAVE READ THIS DISCLOSURE FORM AND UNDERSTAND THAT I/WE ARE BEING REFERRED TO ONE OR MORE OF THE ABOVE DESCRIBED SERVICE PROVIDERS AND AS A RESULT OF SUCH REFERRAL ANY ONE OR MORE OF THESE ABOVE PROVIDERS AND/OR THEIR PARENTS/SUBSIDIARIES OR AFFILIATES MAY RECEIVE, A FINANCIAL OR OTHER BENEFIT.

Buyer Signature _____ Date _____

Seller Signature _____ Date _____

Buyer Signature _____ Date _____

Seller Signature _____ Date _____