

AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE STATEMENT

To: _____
Property: _____
From: Clayton Properties, Inc. dba Mungo Homes
Date: _____

This is to give you notice that Clayton Properties Group, Inc., doing business as Mungo Homes (“Mungo”), and Vanderbilt Mortgage and Finance, Inc., doing business as Silverton Mortgage (“Silverton”), have business relationships with each other and Mungo may refer you to the services of Silverton. Mungo and Silverton are each indirect, wholly owned subsidiaries of the same parent company. Therefore, each is an affiliate of the other. Because of this relationship, the referral of a customer by Mungo to Silverton, may provide Mungo and Silverton 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 service provider as a condition of the sale of the subject 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 THESE SERVICES.

Service Provider	Service Provided	Charge or Range of Charges
Silverton Mortgage (Mortgage Financing)	Origination fee	0 – 2% of the loan amount
	Discount points	0 – 2% of the loan amount (optional)

ACKNOWLEDGEMENT

I/We acknowledge receipt of a copy of this disclosure statement at or prior to the time of the referral of the settlement service described above. I/We further acknowledge that I/we have read this disclosure form and that I/we understand that Mungo may refer me/us to Silverton and that any such referrals may provide Mungo, and its affiliates, as the referring company with a financial or other benefit.

Signature

Date

Signature

Date