

Affiliated Business Arrangement Disclosure

This is to give you notice that Bills.com, LLC d/b/a Achieve.com ("Achieve.com") (NMLS #138464), has a business relationship with Lendage, LLC d/b/a Achieve Loans ("Achieve Loans") (NMLS #1810501). Achieve.com is a wholly owned subsidiary of Freedom Financial Network Funding, LLC ("FFNF"). FFNF also owns 99% of Achieve Loans. Because of this relationship, this referral may provide Achieve.com 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(s) 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.

Provider: Achieve Loans

Service: Mortgage Lender/Originator

Origination Fee: 2.50% of Preliminary Credit Amount (or as allowed by state law)

Underwriting Fee: \$685 (or as allowed by state law)

ACKNOWLEDGMENT

I/we have read this disclosure form, and understand that Bills.com 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