AFFILIATED BUSINESS DISCLOSURE

PROPERTY ADDRESS: 1752 Dentro De Lomas, Bonsall Ca.

Thank you for choosing Real Estate of the Pacific, Inc. dba Pacific Sotheby's International Realty ("Broker") in connection with the purchase or sale of a home or other property. In connection with your purchase or sale, you may need or elect to obtain mortgage, escrow, and home warranty services. This disclosure is to give you notice that Broker has business relationships with several settlement service providers. The owner of Broker owns a minority interest in American Home Shield. The CEO of Broker owns a minority interest in Great Pacific Escrow, Inc., a provider of escrow services. The CEO of Broker owns a minority interest in Great Pacific Funding and San Diego Funding, both of whom provide mortgage and lending services, and is related to the majority owner. Because of these relationships, referrals to any of these settlement service providers may provide Broker with a financial or other benefit.

You are NOT required to use these or any particular vendor or service provider as a condition for the purchase or sale of the subject property, and Broker will not be paid a referral fee as a result of any referral to any settlement service provider listed. 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. Set forth below is the estimated charge or range of charges for each settlement service listed. You may incur additional fees during the course of the transaction based on the services provided, based upon variable factors such as home value, coverage or limits, property location, unusual market conditions and other similar factors.

COMPANIES	SETTLEMENT SERVICES DESCRIPTION/ LINE DESIGNATION	ESTIMATE OF RANGE OF CHARGES GENERALLY MADE BY PROVIDER*
Great Pacific Funding: Provides a full range of residential mortgage products.	Loan Origination Fee Loan Discount Fee/Points	0-1% of loan amount** +\$1,795 0-3% of loan amount**
San Diego Funding: Provides a full range of residential mortgage products.	Loan Origination Fee Loan Discount Fee/Points	0-1% of loan amount** +\$1,795 0-3% of loan amount**
Great Pacific Escrow: Expert handling of all details in transferring the property in accordance with the real estate contract.	Settlement/Escrow on upto \$300,000 \$300,000 to \$999,999 \$1,000,000 + Document preparation/processing fee refinances up to \$1,000,000 \$1,000,000 + Short Sales up to \$500,000 \$500,000 \$1,000,000 +	\$950 per transaction side* \$951-\$2,350 per transaction side* Please call for quote \$0-\$500* \$450 Please call for quote \$1,000 per transaction side* \$1,375-\$2,300 per transaction side* Please call for quote
American Home Shield Provides home warranty coverage.	Buyer or Seller home warranty	Single-family Home (SFH) n \$750 n \$1,500 n \$590 n \$1,180 n \$400 n \$800 n \$1.10/day Rate without A/C n \$600 n \$1,200 n \$475 n \$950 n \$325 n \$650 n \$0.89/day Condo/Townhome/Mobile Home n \$650 n \$1,300 n \$490 n \$980 n \$300 n \$600 n \$0.82/day Rate without A/C n \$525 n \$1,050 n \$400 n \$800 n \$250 n \$500 n \$0.68/day New Construction SFH (Years 2-5) n \$1,250 n \$975 n \$650 Rate without A/C n \$1,000 n \$775 n \$525 New Construction Condo (Years 2-5) n \$1,075 n \$800 n \$500 Rate without A/C

have read this disclosure form and understand that (Broker) is referring me to the above-described settlement services and may receive a financial or other benefit as the result of this referral. I am making the decision to use a particular vendor without relying on any representations of our real estate agent or broker.

BUYER SIGNATURE	BUYER SIGNATURE	DATE
PRINT NAME	PRINT NAME	
SELLER SIGNATURE	SELLER SIGNATURE	DATE
PRINT NAME	PRINT NAME	

^{*}Actual charges may vary according to the particular circumstances underlying the purchase, including the home value, coverage and limited other requested terms and services, unusual market conditions, government regulations, property locations and features and other similar factors. Rate may not be the lowest available and is subject to change. For a free no obligation quote, please contact the company directly.

^{**}The loan discount fee/points are affected by the note rate. Depending upon market conditions, the loan discount fee/points may be higher to adjust for below market rates. There are other charges imposed in connection with mortgage loans. If you apply to San Diego Funding or Great Pacific Funding, you will receive additional information.