

EXHIBIT B

BANK OF AMERICA OR WELLS FARGO AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE

TO: _____

FROM:

PROPERTY: _____

DATE: _____

This is to give you notice that _____, a Texas limited liability company (“**Seller**” or “_____”) has a business relationship with George Zamarripa with Bank of America, Laura Harris with Wintrust Mortgage, Craig Levin with Regions Mortgage or Lisa Lam with Wells Fargo (“**Lender**”). Certain individuals or entities may have a beneficial ownership interest in both Seller and Lender. Because of this relationship, this referral may provide Seller, such individuals and/or entities a financial or other benefit.

Set forth below are the estimated charges for the settlement services listed. You are NOT required to use the listed provider as a condition for purchase 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.

<u>SETTLEMENT SERVICE</u>	<u>CHARGE</u>
Loan Origination Fee	1% of your loan
Underwriting, Processing, Tax	
Service, Messenger, and other Fees	\$904.00

Set forth below are the estimated charges for the settlement services of an attorney, credit reporting agency, and real estate appraiser that Lender will require you to use, as a condition of your loan on this property, to represent Lender's interests in the transaction.

<u>SETTLEMENT SERVICE</u>	<u>CHARGE</u>
R.J. Daniel & Associates, Attorney	\$175.00
(Plus \$75.00 for Deed preparation, normally charged to Seller)	

ACKNOWLEDGMENT

I/we have read this disclosure form, and understand that Seller is referring me/us to purchase the above -described settlement services and may receive a financial or other benefit as the result of this referral. With this affiliated business relationship, I/we give the Seller permission to give Lender mine/our contact information including, but not limited to, phone number, email address and address to contact me in regards to a loan on this property.

_____ (initial here if you do not wish for the Seller to give Lender contact information)
