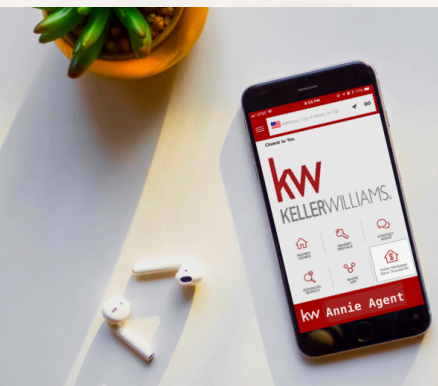


# Your Dream Home Is Waiting

**As a Keller Williams agent, I can bring you the unparalleled advantage of the ZeroPlus loan by Keller Mortgage. Exclusive to KW transactions**

**ZeroPlus**  
by **KELLER**Mortgage™ NMLS #140234

**Zero Lender Fees  
Zero Origination Fees  
Plus \$1,000 Credit \*  
Toward 3<sup>rd</sup> Party Costs  
Plus A Great Low Rate  
\*\$1,000 credit on loans \$150K+**



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**kw**  
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## AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE

To: \_\_\_\_\_

From: \_\_\_\_\_

Date: \_\_\_\_\_

This is to give you notice that \_\_\_\_\_, with which your agent is affiliated, has a business relationship with Keller Mortgage, LLC, (Keller Mortgage). Certain officers, directors, and owners of Keller Williams Realty, Inc. ("KWRI"), our franchisor, have indirect ownership interests ranging from an estimated one to 44 percent in Keller Mortgage. Because of this relationship, this referral may provide KWRI and/or officers, directors, or owners of KWRI 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 or purchase, sale, or refinance 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.

Provider (settlement services): Keller Mortgage LLC (mortgage loan) Range of charges: Loan Origination Fee 0 to 2% of loan amount, application Fee 0 to \$500 & loan discount fee/points 0 to 3% of loan amount. *The loan discount fee/points are affected by the interest rate on your loan and may be higher if your interest rate is below market. In addition, the lender may require that you pay for the services of an attorney, credit reporting agency, or real estate appraiser chosen by the lender to represent the lender's interest.*

### ACKNOWLEDGMENT:

I have read this disclosure form and understand that \_\_\_\_\_ is referring me/us to purchase the above-described settlement services and that KWRI and/or officers, directors, or owners of KWRI may receive a financial or other benefit as a result of this referral.

\_\_\_\_\_  
(signature)

\_\_\_\_\_  
(signature)