

**Affiliated Business Arrangement
Disclosure**

To: _____

From: Nest Realty Group, LLC

Property: _____ Date: _____

This is to give you notice that NEST REALTY GROUP, LLC (“NEST”) has a business relationship with GRAY FOX MORTGAGE, LLC. The owners / members of Nest own 100% of Nest Realty Affiliate, LLC which owns a 20% membership interest in Gray Fox Partners, LLC which owns a 49% membership interest in Gray Fox Mortgage, LLC.

THE OVERALL IMPACT IS THAT THE OWNERS OF NEST TOGETHER OWN A 9.9% SHARE OF GRAY FOX MORTGAGE, LLC.

Because of these relationships, this referral may provide financial or other benefit to NEST.

Set forth below are the estimated charges or range of charges for the lender and settlement services listed. You are NOT required to use the listed provider as a condition for the purchase, sale or refinance of the subject property.

THERE ARE FREQUENTLY OTHER LENDER AND SETTLEMENT SERVICE PROVIDERS AVAILABLE WITH SIMILAR SERVICES. YOU ARE FREE TO SHOP AROUND TO DETERMINE THAT YOU ARE RECEIVING THE BEST RATE FOR THESE SERVICES.

Service Provider	Settlement Service	Range of Charges
Gray Fox Mortgage	Loan Origination Fee	\$0 - \$1495
	Loan Discount Fee/Points	1% to 3% of loan amount (may vary based on note rate)
	Tax Service Fee	\$0 to \$100
	Third Party Fees	\$900 - \$1,800 (credit report, flood cert fee, verification fee, appraisal)

ACKNOWLEDGEMENT

I/we have read this disclosure form, and understand that Nest Realty Group is referring me/us to purchase the above lender and settlement service(s) from Gray Fox Mortgage and may receive a financial or other benefit as the result of this referral.

SIGNATURE

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