

**BORROWER'S ACKNOWLEDGMENT AND AGREEMENT CONCERNING
DUAL CAPACITY AS REAL ESTATE SALES AGENT AND MORTGAGE LOAN AGENT**

Borrowers are under no obligation whatsoever to allow their real estate sales agent to initiate or submit the borrower's loan package to any mortgage lender, broker, banker or investor. Mortgage brokers and other loan originators cannot offer loans from all funding sources and cannot guarantee the lowest price or best terms available in the market.

There may be other mortgage loan providers available with similar services and lower rates and/or fees. You are free and encouraged to contact various lenders to determine that you are receiving the best service and rates and lowest fees for those services. A comparative analysis of providers' services, rates and fees is recommended prior to making a decision on which lender to use.

Borrowers are hereby informed and expressly acknowledge the following:

- Real estate sales agent _____
(hereinafter referred to as "agent") is also associated with _____
_____ (mortgage broker/mortgage banker) and is acting in the dual capacity as both mortgage loan agent and real estate sales agent and shall receive compensation from the real estate sales transaction and separate compensation for arranging the mortgage loan.

- Real estate company _____ (check one of the following):

- Does have a business relationship with the licensed mortgage broker/mortgage banker or exempt company to which your loan is referred. Because of this relationship, this referral may provide the real estate company named above a financial or other benefit.

Describe the nature of the relationship, including percentage of ownership interest, if applicable.

- Does not have a business relationship with the licensed mortgage broker/mortgage banker or exempt company to which your loan is referred.

The mortgage broker/mortgage banker must provide you with a good faith estimate disclosing all estimated costs of the loan, including the yield spread premium ("YSP"). The YSP is income paid to a mortgage broker upon delivery of a mortgage loan to a lender at a premium interest rate.

By signing, I/we confirm my/our understanding of the information provided herein.

BORROWER: _____

Dated: _____

BORROWER: _____

Dated: _____

By signing this form, the mortgage loan agent agrees that any fees paid to the mortgage broker/mortgage banker/agent as referred to above will not increase the cost of borrower's loan beyond the normal and customary charges typically collected by mortgage lenders, brokers or investors.

MORTGAGE BROKER/QUALIFIED EMPLOYEE/AGENT: _____

Dated: _____

If you have any questions regarding your mortgage loan agent or loan, please visit the Division of Mortgage Lending's website at <http://www.mld.nv.gov> or call (702) 486-0780 in Las Vegas or (775) 684-7060 in Northern Nevada.