AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE

This is to give you notice that **Desert Financial Federal Credit Union** has a business relationship with **Define Mortgage Solutions LLC** and **Desert Financial Insurance Services**. Define Mortgage Solutions and Desert Financial Insurance Services are wholly owned subsidiaries of Desert Financial Federal Credit Union. Because of this relationship, this referral may provide **Desert Financial Federal Credit Union** a financial or other benefit.

[A.] 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 or refinance of your loan on 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.

Description of Service	Provider Name	Relationship	Range of Charges
Mortgage Loans	**Define Mortgage Solutions LLC**	**Affiliated business partner**	**$995.00 - $1,295.00**
Home Owner's Insurance	**Desert Financial Insurance Services**	**Affiliated business partner**	**$300.00 - $3,500.00**

[B.] Set forth below is the estimated charge or range of charges for the settlement services of an attorney, credit reporting agency, or real estate appraiser that we, as your lender, will require you to use, as a condition of your loan on this property, to represent our interests in the transaction.

Description of Service	Provider Name	Relationship	Range of Charges
N/A	**N/A**	**N/A**	**N/A**

ACKNOWLEDGMENT

I/we have read this disclosure form, and understand that **Desert Financial Federal Credit Union** is referring me/us to purchase the above-described settlement service(s) and may receive a financial or other benefit as the result of this referral.

_____
Borrower - **<Borrower Name>**   Date