

EXAMPLE

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AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE STATEMENT



Date: 4/10/2016

To: Property: 4536 Elsmere Avenue, Blue Ash, OH 45242

1. This is to give you notice that Sibcy Cline, Inc. and Sibcy Cline, Inc. of Kentucky have a business relationship with Sibcy Cline Mortgage Services, Inc., Sibcy Cline Insurance Services, Inc., Sibcy Cline Relocation Services, Inc., Sibcy Cline Home Services, Inc., RNS Properties, and Sibcy Cline Title Agency, LLC. The relationship consists of part ownership by the majority shareholder of Sibcy Cline, Inc. and Sibcy Cline, Inc. of Kentucky in the amount of: 70% of the total ownership interest in Sibcy Cline Mortgage Services, Inc.; 100% of the total ownership interest in Sibcy Cline Insurance Services, Inc.; 19% of the total ownership interest in Sibcy Cline Relocation Services, Inc.; 100% of the total ownership interest in Sibcy Cline Home Services, Inc.; 92% of the total ownership interest in RNS Properties, LLC; and 15% of the total ownership interest of Sibcy Cline Title Agency, LLC. Because of this relationship, this referral may provide Sibcy Cline, Inc. and Sibcy Cline, Inc. of Kentucky a financial or other benefit.

2. Sibcy Cline Mortgage Services, Inc. pays no fees or compensation to Sibcy Cline real estate agents. Sibcy Cline Title Agency, LLC pays no fees or compensation to Sibcy Cline real estate agents. The fee paid by buyer(s)/seller(s) to Sibcy Cline Mortgage Services, Inc., Sibcy Cline Title Agency, LLC, or Sibcy Cline Insurance Services, Inc., is solely for the services rendered to originate and process said mortgage loan, title insurance services, or insurance services. All profits (if any) are retained by the owner of Sibcy Cline Mortgage Services, Inc., Sibcy Cline, Inc., Sibcy Cline, Inc. of Kentucky and affiliated companies.

3. Sibcy Cline Mortgage Services, Inc. is a mortgage banker and will, if requested by buyer(s), for compensation which shall be paid to Sibcy Cline Mortgage Services, Inc. which fees will be in addition to the real estate brokerage commission paid to Sibcy Cline, Inc., take a mortgage loan application from buyer(s) in connection with the purchase of such real estate, and if such application is approved, will make a mortgage loan to buyer(s). Sibcy Cline Mortgage Services, Inc.'s compensation or income is derived from the following sources: Origination Fees (HUD 801), Yield Spread Premium, and/or Service Release Premium. These income sources will vary in total percentage from an estimated range of 0% to 3% depending on the lender and product selected. The charge you are required to pay is noted as HUD 801 (if any) Loan Origination Fees. The Yield Spread Premium &/or Service Release Premium are paid by a secondary market investor in Sibcy Cline Mortgage Services, Inc. after closing.

4. Set forth below is the estimated charge or range of charges for the settlement services listed. You are NOT required to use the listed providers 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.

Table with 5 columns: Title Company or Settlement Services Provider, Settlement / Title Exam, Endorsements, Title Commitment, Recording Fee. Rows include Sibcy Cline, Inc. and Sibcy Cline, Inc. of Kentucky, Ohio Title Insurance, and Kentucky Title Insurance.

I/We have read this disclosure form, and understand that Sibcy Cline, Inc. or Sibcy Cline, Inc. of Kentucky 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.

Derrick Burnett BUYER DATE 04-10-2016

Hylita Burnett BUYER DATE 04-10-2016

James McDowell SELLER DATE 4-11-16

April McDowell SELLER DATE 4-11-16