

# AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE STATEMENT HOMEOWNER'S INSURANCE

VETERAN  
Loan #: UAT.72-107407A  
MIN: 100057400002127514

DATE: OCTOBER 5, 2018

BORROWER NAME: JACIE TEST VETERAN ("Applicant")

PROPERTY ADDRESS: 478 GREENWAY CIR, ALAMO, CA 94507

The purpose of this Disclosure Statement is to provide Applicant notice that **PULTE MORTGAGE LLC** has a business relationship with Pulte Insurance Agency, Inc. (Agency). The Agency is a wholly owned subsidiary of **PULTE MORTGAGE LLC**. **PULTE MORTGAGE LLC** and Agency are both wholly owned affiliates of PulteGroup, Inc. Because of this relationship, this referral may provide **PULTE MORTGAGE LLC** a financial or other benefit.

The Agency is an insurance agent which provides, among other products, homeowner's and flood insurance. Applicant may receive an insurance quote on the Property from the Agency. Set forth below is an estimated range of charges for the settlement services listed. Applicant is NOT required to use Pulte Insurance Agency, Inc. as a condition for the settlement of your loan on the Property. **THERE ARE FREQUENTLY OTHER SETTLEMENT SERVICE PROVIDERS AVAILABLE WITH SIMILAR SERVICES. APPLICANT IS FREE TO SHOP AROUND TO DETERMINE THAT APPLICANT IS RECEIVING THE BEST SERVICES AND THE BEST RATE FOR THESE SERVICES.**

Settlement Service	Estimated Range of Charges - Annual Premium
Hazard Insurance	0.2% - 2.5% of Home Price
Flood Insurance	0.1% - 1.0% of Home Price

**NOTE:** The cost of Applicant's homeowner's and flood insurance may vary due to many factors including the size, location, and cost of the Property. Actual quote and acceptance by Agency is subject to application of the Agency's underwriting guidelines. If enhancements to the policy such as increased limits, scheduled articles, or earthquake coverage are required, then the premium may increase.

This Disclosure Statement is provided to Applicant pursuant to 12 CFR Section 1024.

**ACKNOWLEDGMENT:** Applicant has read this Disclosure Statement and understands that **PULTE MORTGAGE LLC** is referring Applicant to purchase the settlement services described above from Agency and that **PULTE MORTGAGE LLC** may receive a financial or other benefit as the result of this referral.

JACIE TEST VETERAN 10/05/2018 01:33:27 PM MDT

- BORROWER - JACIE TEST VETERAN - DATE -

