

Affiliated Business Arrangement Disclosure

Young Alfred Inc., (“Young Alfred”) has a business relationship with Credible Operations, Inc., (“Credible”), which provides residential mortgage broker services. Specifically, Young Alfred is a wholly-owned subsidiary of Credible Labs, Inc., which is the parent company of Credible. Because of this relationship, this referral may provide Young Alfred a financial or other benefit.

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 as a condition for the purchase of any insurance, purchase, sale, or refinance of the subject property, or to obtain access to any other settlement service with respect to such 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.

Service Provider	Service Provided	Charge or Range of Charges
Credible Operations, Inc.	Advertisement ¹ of lenders.	Paid by advertised lenders.
Credible Operations, Inc.	Mortgage Brokerage. ²	Up to 1.75% of loan amount – paid by lender but can be paid by borrower in certain circumstances.

ACKNOWLEDGEMENT

I/we have read this disclosure form and understand that Young Alfred is referring me/us to purchase the above-described settlement service and may receive a financial or other benefit as the result of this referral.

¹ “Advertisement” means viewing or being directed to a lender webpage, where the lender will perform all loan origination activities after you are directed to the lender’s webpage, such as completing the loan application and obtaining financial information from you.

² “Mortgage Brokerage” means Credible will obtain a loan application from you and provide certain other services, such as obtaining financial information from you, or verifying the information you provided in the application. If you are responsible for paying this cost, it will be specifically disclosed to you in the Loan Estimate and Closing Disclosure.