



AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE STATEMENT

To: _____

1st Massachusetts Mortgage Co.
157 Main Dunstable Rd.
Nashua, NH 03060

This is to give you notice that **1st MASSACHUSETTS MORTGAGEE CORP.**, has a business relationship with **APEX APPRAISAL SERVICE**. Because of this relationship, this referral may provide **1ST MASSACHUSETTS MORTGAGE CO.** a financial or other benefit.

Set forth below is the estimated charge or range of charges for the real estate appraiser that we, your lender, may require you to use, as a condition of your loan on this property, to represent our interests in the transaction.

(provider of Appraisal Services) _____

(charge or range of charges) _____

APEX APPRAISAL SERVICE

\$375 TO \$525

ACKNOWLEDGMENT:

I/we have read this disclosure form, and understand that 1st Massachusetts Mortgage Co. is referring me/us to the above-described appraisal service and may receive a financial or other benefit as the result of this referral.

Signature Date

Signature Date



IMPORTANT DISCLOSURE – PLEASE READ

“We now consider your mortgage application complete. A third party, such as a purchaser of mortgage loans from us, may require additional information from you in order to process your application. We will contact you right away if we need more information. If not, you will be notified of our decision in your application (which may be to offer a different amount than you applied for) no later than thirty days from the date of this notice, as required by the federal Equal Credit Opportunity Act and comparable provisions of Massachusetts law. For information on how to assert your rights under these laws, consult the informational material provided as part of your application materials.”

Signature

Date

Signature

Date