AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE STATEMENT

Date: _	
To: _	
From:	 Carrington Mortgage Services, LLC Carrington Foreclosure Services, LLC Carrington Real Estate Services (US), LLC (d/b/a Vylla Home) Vylla Loan, LLC (other trade names include Vylla, Vylla Loan (LA), and Vylla, LLC (NY)) Vylla Home, Inc. Vylla Home (CT), LLC (f/k/a Carrington Real Estate Services (CT), LLC d/b/a Vylla Home) Vylla Escrow, Inc. Vylla Title, LLC (d/b/a Vylla Settlement, LLC in PA) Vylla Title – Alabama, LLC Vylla Title – Arkansas, LLC Consolidated Analytics, Inc. Consolidated Analytics Asset Management, Inc. Consolidated Analytics Asset Management, LLC
	Collectively referred to herein as the "Company"
Subject	Property:

Thank you for choosing the Company to assist you in the purchase, sale, settlement and/or financing of your home or other property. This is to give you notice that each of the companies listed above has a business relationship with each of the real estate settlement service providers listed below. Except as noted below, all companies are affiliates and wholly-owned subsidiaries of the same corporate parent company, Carrington Holding Company, LLC. Carrington Holding Company, LLC, has an indirect 5% equity interest in Consolidated Analytics, Inc. which owns Consolidated Analytics Asset Management, LLC and Consolidated Analytics Asset Management, Inc. Because of these relationships, the referral of business to any of the affiliated entities may provide them with a financial or other benefit.

Set forth below are the estimated charges or range of charges for the following settlement services listed. You are NOT required to use the listed service provider(s) 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 RATES FOR THESE SERVICES.

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Entity	Description	Estimate or Range of Charges Generally Made by Service Provider ¹
Carrington Mortgage Services, LLC provides mortgage and correspondent lending services. Call (888) 267-8889 for more information.	Loan Origination Fee Loan Discount fee/points ² Processing Fee Underwriting Fee (if applicable) Application Fee (if applicable)	0 - 3% of loan amount 0 - 3% of loan amount \$499 - \$1,595 \$499 - \$1,595
Vylla Loan, LLC (other trade names include Vylla, Vylla Loan (LA), and Vylla, LLC (NY)) provides mortgage brokerage services. Please note that Vylla Loan, LLC brokers mortgage loans to Carrington Mortgage Services, LLC. Call (855) 698-9552 for more information.	Broker Fee	0 – 2.75% of loan amount
Vylla Home, Inc. (d/b/a Vylla Home), Carrington Real Estate Services (US), LLC (d/b/a Vylla Home), and Vylla Home (CT), LLC provide real estate brokerage services. Call (877) 331- 2773 for more information.	Real Estate Broker Fee	0 - 6% of purchase price
Vylla Escrow, Inc. is a duly licensed Escrow Agent holding California Department of Business Oversight Escrow License No. 963-2585. Vylla Escrow, Inc. provides escrow services solely for California transactions. Call (949) 517-6900 for more information.	Escrow Fee Loan Tie-In Fee (if applicable)	\$2.00 per thousand + \$200.00 Base (\$750.00 minimum, each side) \$250

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¹ Actual charges may vary according to the particular circumstances underlying the transaction. Rates may not be the lowest available and are subject to change. For a free, no obligation quote, please contact the company directly.

 $^{^2}$ The loan discount fee/points are affected by the note rate. Depending upon market conditions, the loan discount fee/points may be higher to adjust for below-market rates.

Entity	Description	Estimate or Range of Charges Generally Made by Service Provider ³
Vylla Title, LLC (d/b/a Vylla Settlement, LLC in PA), Vylla Title – Alabama, LLC, Vylla Title – Arkansas,	Lender Policy Rates	Vary by state, \$0.60 to \$9.00 per \$1,000 of Title Insurance Coverage
LLC (d/b/a Vylla Title, LLC) provide closing coordination services outside	Owner Policy Rates	Same as Lender Rates
of California. Call (888) 375-1517 for more information.	Settlement Fee, depending upon amount of coverage	\$0 to \$1000
	Endorsement Fee, depending upon type and number when applicable	\$0 to \$1000
	Document Preparation Fee, when and where applicable based on type and number of document(s) prepared	\$35 to \$100
	Search or Title Evidence Fee, when and where applicable	\$0 to \$500
	Notary Fee or Signing Fee, when and where applicable and based on number of signings or notaries needed	\$0 to \$300
	Tax Certification Fee, when and where applicable	\$0 to \$1000
	Estoppel, Condo Owner Assoc'n and Home Owner Assoc'n Fee, when and where applicable	\$0 to \$1000
	Record Processing Fee, when and where applicable	\$0 to \$50
	Disbursement Fee, when and where applicable	\$0 to \$75
	State Tax, when or where applicable	\$0 to \$500
	Other fees, including, but not limited to, courier fees, overnight fees, wire fees, recordation fees, and disbursement fees	\$0 to \$100 per service
Consolidated Analytics, Inc. provides real estate appraisal and valuation services. Call (800) 320-9490 for more information.	Real Estate Appraisal Fee	\$150 - \$1,200
Consolidated Analytics Asset Management, LLC and Consolidated Analytics Asset Management, Inc. provide REO asset management and real estate brokerage services. Call (800) 320-9490 for more information.	Real Estate Broker Fee	0 - 6% of purchase price

³ Actual charges may vary according to the particular circumstances underlying the transaction. Rates may not be the lowest available and are subject to change. For a free, no obligation quote, please contact the company directly.

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ACKNOWLEDGEMENT OF RECEIPT OF AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE

I/We have received and read this disclosure form and understand that the applicable Company is referring me/us to purchase the above-described settlement service(s) and may receive a financial or other benefit as a result of this referral.								
Signature	Date	Signature	Date					
Print Name	-	Print Name						

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