

FLORIDA CONFLICT OF INTEREST DISCLOSURE

Pursuant to Florida Stat. Ann. §494.0023

Borrower(s): _____

Date: _____

Loan Number: _____

Property Address: _____

Broker License #: _____

NMLS ID #: _____

You are required to purchase additional products or services as a condition of obtaining an extension of credit on the above referenced property.

You are advised that the broker has a conflicting interest in this mortgage transaction in regard to the following products or services:

<u>Product or Service</u>	<u>Name of Provider</u>
_____	_____
_____	_____
_____	_____

The conflicting interest is due to the following:

- We or one of our relatives provides the additional products or services.
- We or one of our relatives, either directly or indirectly, owns, controls or holds with power to vote, or holds proxies representing 1% or more of any class of equity securities or other beneficial interest in such person providing the additional products or services.
- The person providing the additional products or services, either directly or indirectly, owns, controls, or holds the power to vote, or holds proxies representing, 1% or more of any class of equity securities or other beneficial interest in us.
- A holding company, either directly or indirectly, owns, controls, or holds with power to vote, or holds proxies representing, 1% or more of any class of equity securities or other beneficial interest in both us and the person providing the additional products or services.
- One or more persons, or such person's relative, sits as an officer or director, or performs similar functions as an officer or director, for both us and the person providing the additional products or services.
- We or one of our relatives sits as an officer or director, or performs similar functions as an officer or director, of the person providing the additional products or services.

We may receive a financial benefit as a result of the conflicting interest.

You are not required to purchase additional products or services from any person or entity suggested or recommended by us. However, we hereby reserve the right to approve the person or entity you select, which approval may not be unreasonably withheld.

ACKNOWLEDGEMENT

I/We have read the above document and acknowledge receiving a copy by signing below.

Borrower

Co-Borrower

Date

Date

This disclosure must be provided if a lender, broker or correspondent lender has a conflicting interest.