

## Affiliated Business Arrangement Disclosure

Credible Insurance Inc. (“Credible Insurance”)<sup>1</sup> has a business relationship with Credible Operations, Inc., (“Credible”), which provides residential mortgage broker services. Specifically, Credible Labs Inc., is the parent company of Credible Insurance and Credible. Because of this relationship, this referral may provide Credible Insurance 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 <sup>2</sup> of lenders	Paid by advertised lenders.
Credible Operations, Inc.	Mortgage Brokerage <sup>3</sup> (Home Purchase)	Up to 1.75% of loan amount — <ul style="list-style-type: none"> <li>• Paid by lender but can be paid by borrower in certain in circumstances.</li> <li>• Only applicable to customers obtaining a mortgage to purchase a home.</li> </ul>
Credible Operations, Inc.	Computerized Loan Origination (Home Refinance)	\$1,000 per completed loan application — <ul style="list-style-type: none"> <li>• Paid by lender at the time of receiving your completed loan application.</li> <li>• Only included in the cost of your loan if your loan closes.</li> <li>• Only applies to applications for refinance of an existing mortgage.</li> </ul>

### ACKNOWLEDGEMENT

I/we have read this disclosure form and understand that Credible Insurance 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.

<sup>1</sup> Credible Insurance, Inc., a Delaware Corporation (d/b/a “Young Alfred,” a/k/a Young Alfred, Inc., a/k/a “Credible Insurance,” a/k/a Credible Insurance Inc., outside of Delaware and California.) In California, Young Alfred Agency, Lic. # 0M90567.

<sup>2</sup> “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.

<sup>3</sup> “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.