

REFERRAL DISCLOSURE

CUSTOMER: _____

ADDRESS: _____

Express Mortgage Lenders, Inc. (Brokers Name) has entered into an agreement with Collateral International, LLC in an effort to assist you in finding a financing source for the credit you requested. The broker named above will refer your application for a mortgage loan to Collateral International, LLC to process, underwrite, approve and close, if you meet Collateral International, LLC's requirements. Collateral International, LLC will pay said broker for this referral and the services they perform in the referral process. This referral fee will be part of the closing costs that will be incurred by you, the customer, as part of this transaction in the event your mortgage loan is approved and closed by Collateral International, LLC. The referral fee will be detailed in the Estimate of Loan Closing Costs you receive from Collateral International, LLC, and will also be indicated on the finalized Funding Statement that you will be required to sign in order to close the transaction with Collateral International, LLC.

You agree to give your express consent to allow Collateral International, LLC to discuss your mortgage loan file with the broker/lender named above, and the following additional parties (please indicate their relationship to you or the transaction):

1. _____
2. _____
3. _____

By signing below, you acknowledge that you have read, understand, and agree with the referral fee arrangement and authorize contact with the designated third parties concerning your loan as disclosed above.

Borrower

Co-borrower

Date