**AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE STATEMENT**

To: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

From: The Madrona Group

Property:

Date:

This is to give you notice that The Madrona Group (“MG”) has a business relationship with Barrett Financial Group, L.L.C. (“BFG”) dba Madrona Mortgage L.L.C. (“MM”). Specifically, the majority shareholder of MG, and certain officers, directors, employees, and other associates of MG, directly or indirectly own shares of MM. Because of this relationship, this referral may provide MG or its shareholders, officers, directors, employees, or other associates with a direct or indirect 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 either settlement of your loan 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 RATE FOR THESE SERVICES.**

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| --- | --- | --- |
| **PROVIDER** | **SETTLEMENT SERVICE** | **CHARGE OR RANGE OF CHARGES** |
| Barrett Financial Group, L.L.C. dba  Madrona Mortgage L.L.C. | Loan Origination Fees | $ 0% - 6% of the loan amount\*  (includes third party fees) |

\*The estimated charges for the settlement services provided by Barrett Financial Group, L.L.C. dba Madrona Mortgage L.L.C. are detailed in the Loan Estimate being provided to you by your mortgage loan originator.

Actual charges may vary according to the particular lender, settlement service product selected, the particular circumstances of the underlying transaction, the state where the property is located, borrower elections, etc. Some or all of these fees may be charged by third parties.

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.

There are other charges imposed in connection with mortgage loans. In addition, a lender may require the use of other service providers, including but not limited to any attorney, credit reporting agency or real estate appraiser chosen to represent the lender’s interest. If you apply to any of these companies for a loan, you will receive additional information regarding anticipated charges.

**ACKNOWLEDGMENT**

I/we have read this disclosure form and understand that The Madrona Group is referring me/us to purchase the above-described settlement services and may receive a financial or other benefit as the result of this referral. I/we also understand that the provider, Barrett Financial Group, L.L.C. dba Madrona Mortgage L.L.C., may contact us with the information provided to Barrett Financial Group, L.L.C. dba Madrona Mortgage L.L.C., including phone, email, and text messaging, to offer such services, and that we have no obligation to use offered services as a condition for settlement of your loan.

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Signature

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Signature