

FLORIDA CONFLICT OF INTEREST DISCLOSURE

Date:

Borrower Name(s):

Property Address:

Lender:

Pursuant to the provisions of FL. Stat. Ann. § 494.0023, the below identified mortgage brokerage business, mortgage lender or correspondent mortgage lender licensee makes the below disclosure to _____ (hereinafter "Borrower(s)").

Lender Test (hereinafter "Licensee") provides disclosure to borrower that one, or more, of the relationships identified below exists between the licensee and person or entity may have a conflicting interest as defined in FL. Stat. Ann. § 494.0023.

RELATIONSHIP

- The Licensee or the Licensee's relative is providing the Borrower(s) with additional products or services.
- The Licensee or Licensee's relative, directly or indirectly, owns, controls, holds power to vote, or holds proxies representing 1% or more of any class of equity securities or other beneficial interest in the person providing additional products or services.
- The person providing the additional products or services, 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 the licensee.
- A holding company, directly or indirectly, owns, controls, or holds power to vote, or holds proxies representing 1% or more of any class of equity securities or other beneficial interest in both the Licensee 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 the Licensee and the person providing additional products or services.

Name of the person providing additional products or services that has the above described relationship with Licensee (Hereinafter "Service Provider"):

Products or services provided by the Service Provider:

Costs or range of costs of the products or services offered by the Service Provider:

To Borrower: You are not required to purchase additional products or services from any person or entity suggested or recommended by Licensee. However, the Licensee hereby reserves the right to approve the person or entity selected by you, which approval by Licensee may not be unreasonably withheld.

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

THE UNDERSIGNED BORROWER(S) HEREBY ACKNOWLEDGES RECEIPT OF THE CONFLICT OF INTEREST DISCLOSURE AND OF THE STATEMENT ABOVE OUTLINING THEIR RIGHTS IN THE TRANSACTION WITH LICENSEE, AND THAT LICENSEE MAY RECEIVE, BUT NOT NECESSARILY, A FINANCIAL BENEFIT AS A RESULT OF SAID CONFLICT OF INTEREST.

Borrower

Date

Borrower

Date