

AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE STATEMENT
NOTICE

To: _____ Property: _____
From: Alaska USA Title Agency, LLC Date: _____

This is to give you notice that Alaska USA Title Agency, LLC (AUTA) has a business relationship with Alaska USA Federal Credit Union (Alaska USA); Alaska USA Mortgage Company, LLC (AUMC); and Alaska USA Insurance Brokers, LLC (AUIB). Alaska USA owns 100% of AUMC, AUIB and AUTA. Because of these relationships, this referral may provide AUTA with a financial or other benefit. In addition, AUMC compensates Alaska USA for support services that it provides to AUMC.

You are NOT required to use the listed provider(s) as a condition for 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.

Set forth below are the estimated charges or range of charges by AUMC, AUIB, AUTA and Alaska USA for the following settlement services:

- Loan Origination Fee: 1% of the loan amount but generally not less than \$750
- Document Preparation Fee: \$200
- Hazard Insurance: Varies depending on location, coverage requirements and features of the property, but a typical \$200,000 home would be around \$554 per year.
- Flood Insurance: Varies depending on flood zone and coverage requirements, but a typical \$200,000 home would be from \$361 to \$800 per year.
- Title Insurance: Varies based on coverage amount and the type of policy, but an owners policy on a \$200,000 property would be \$882 with a minimum premium of \$250, regardless of the policy amount.
- Escrow Closing Services: From \$205, with the fee on a typical \$200,000 home being \$377.
- Loan Processing Fee: \$99.00, for home equity and HELOC loans only.

You should be aware that AUMC may be paying a portion of the Loan Origination Fee and Document Preparation Fee to Alaska USA for certain services rendered related to your mortgage loan transaction. You will not be billed any additional amount for those services. Please also be advised that AUMC will transfer the servicing rights on your mortgage loan to Alaska USA or another servicer. Consistent with normal industry practices, AUMC will be paid a fee for the transfer of this servicing, which will normally range between .15% and 1.625% of the loan amount. In addition, AUMC and/or Alaska USA may retain the yield spread premium, if any, associated with the transfer of rights to the mortgage as sold on the Secondary Market. This amount may vary.

If you have any questions, please contact AUTA. In Anchorage call 646-6498. From all other locations, please call 1-877-646-6498 toll free.

Prepared By: _____ Date Mailed: _____

ACKNOWLEDGEMENT

I/we have read this disclosure form, and understand that AUTA is referring me/us to purchase one or more of the above-described settlement services from the entities described herein, and may receive a financial or other benefit as a result of this referral.

Signature: _____ Date: _____

Signature: _____ Date: _____