

**AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE STATEMENT  
(To Comply with Federal Law)**

**Customer/Client:** \_\_\_\_\_

**Agent, Referrer, and/or statement issuer: Matthew Brown** \_\_\_\_\_

This is to provide notice that (1) Galactic Realty Group LLC License #073798 Principal Broker Matthew Gregory Brown License #071481 (hereafter "Real Estate Brokerage") has business relationships with (2) My Loan Answer LLC NMLS License #2448365 Principal Broker Matthew Gregory Brown NMLS License #2007602 (hereafter "Mortgage Brokerage"). The nature of the relationship is that Matthew Gregory Brown is a 100% owner of Galactic Realty Group LLC and a 100% owner of My Loan Answer LLC.

BECAUSE OF THIS BUSINESS RELATIONSHIP, YOUR ACCEPTANCE OF ANY REFERRALS BETWEEN GALACTIC REALTY GROUP LLC AND MY LOAN ANSWER LLC MAY PROVIDE ITS OWNERS, SUBCONTRACTORS, OR EMPLOYEES WITH A FINANCIAL OR OTHER BENEFIT.

Set forth below are estimated charges or ranges of charges for the settlement services listed. You are **NOT** required to use Real Estate Brokerage and/or Mortgage Brokerage as a condition for the purchasing, sale, leasing, or refinancing of your home, investment property, or any other real estate. 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/OR THE BEST PRICE/RATE FOR THESE SERVICES.

<b>Provider</b>	<b>Settlement Services and Estimated Costs</b>
Galactic Realty Group LLC License #073798	<ul style="list-style-type: none"><li>• Buyer Agency Agreement fee 2%-4% of the purchase price</li><li>• Listing Agency Agreement fee 4%-6% of the contract price</li></ul>
My Loan Answer LLC NMLS License #2448365	<ul style="list-style-type: none"><li>• Loan Origination and Discount Points, 0%-5% of Loan.</li><li>• May also have 0 point and other lower closing cost programs</li></ul>

**Acknowledgement**

*I/we have read this disclosure form and understand that any referrals by BROKER/MLO to me/us to purchase the above-described services could result in Broker/MLO and/or its owners, subcontractors, or employees receiving a financial or other benefit.*

\_\_\_\_\_  
Customer/Client Signature Date

\_\_\_\_\_  
Customer/Client Signature Date