v.1

DUAL REAL ESTATE AGENT AND LOAN ORIGINATOR DISCLOSURE

Date:

To: [buyer names]

From: [Agent's Name]

The purpose of this disclosure is to advise you that your real estate agent, _____ is also a licensed mortgage loan originator and an employee of One Real Mortgage. As a result of your agent's employment with One Real Mortgage, s/he may receive a financial benefit if you choose to utilize One Real Mortgage for your financing needs.

You are NOT required to use One Real Mortgage as a condition of your real estate agent providing you with the agreed upon agent services or the purchase and/or financing of your desired property. You are NOT required to use One Real Mortgage to obtain access to any settlement service.

THERE ARE FREQUENTLY OTHER MORTGAGE LENDERS OR MORTGAGE BROKERS 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.

The following are the fees you will pay to One Real Mortgage for the origination of a mortgage loan, which it will retain.

Origination Fee	0-3% of loan amount
Credit Report Fee	$0-$300

ACKNOWLEDGEMENT: I/we have read this disclosure form and understand my real estate agent is also an employee of One Real Mortgage and may receive a direct financial benefit if I choose to use One Real Mortgage for my financing needs.

_____ _____

Buyer Date

_____ _____

Buyer Date