

Loan Number: N/A

Date:

AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE STATEMENT

Borrower Name:	
Mailing Address:	
Subject Property: (property securing loan if different than Mailing Address)	
From:	Discover Bank
Re:	Affiliated Business Arrangement Disclosure Statement

This is to give you notice that Discover Bank has a business relationship with Discover Home Loans, Inc., (“DHL”). DHL is an affiliate of Discover Bank and is licensed as a mortgage lender and broker authorized to do business in all 50 states. Because of this relationship, this referral may provide the entity making this referral a financial or other benefit.

- A. Set forth below are the estimated charges or range of charges for the settlement services listed. You are NOT required to use the listed Providers as a condition for settlement of your loan on 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 RATE FOR THESE SERVICES. If a Provider does not offer a settlement service shown below that is required for your loan, Lender may select a non-affiliated provider.

Provider	Settlement Service	Charge or Range of Charges
Discover Home Loans, Inc.	First Lien Mortgage (Purchase or Refinance) fees: A. Origination Fee B. Points	0 % to 2% 0% to 7%

If your loan is approved and closed, we may ask you to acknowledge your receipt of this disclosure at the closing of your loan.

ACKNOWLEDGMENT

I/We have read this disclosure form, and understand that Discover Bank is referring me/us to purchase one or more of the settlement services described above or on the next pages, and may receive a financial or other benefit as the result of this referral.

_____ Date

_____ Date