

## Your Dream Home Is Waiting

As a KW agent, I provide you an unparalleled advantage – the ZeroPlus loan by Keller Mortgage. Offered exclusively on transactions completed with Keller Williams, this loan helps buyers like you save thousands of dollars.



	\$250,000 Loan		\$500,000 Loan		\$750,000 Loan	
	Keller Mortgage	Typical Lender	Keller Mortgage	Typical Lender	Keller Mortgage	Typical Lender
Origination Fee	\$0	\$2,500 (1%)	\$0	\$5,000 (1%)	\$0	\$7,500 (1%)
Processing Fee	\$0	\$625	\$0	\$625	\$0	\$625
Underwriting Fee	\$0	\$875	\$0	\$875	\$0	\$875
Total Lending Fees	\$0	\$4,000	\$0	\$6,500	\$0	\$9,000
Closing Credit	-\$1,000 credit	NONE	-\$1,000 credit	NONE	-\$1,000 credit	NONE
<b>Total Savings with Keller Mortgage</b>	<b>\$5,000</b>		<b>\$7,500</b>		<b>\$10,000</b>	

To qualify for the \$1,000 credit, the loan amount must be at least \$150,000.



**Pre-approval is easy.  
Just ask for my free home search app!**

Tap the "Keller Mortgage" button on the home screen.

**AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE**

To: \_\_\_\_\_

From: \_\_\_\_\_

Date: \_\_\_\_\_

This is to give you notice that \_\_\_\_\_, with which your agent is affiliated, has a business relationship with Keller Mortgage, LLC, (Keller Mortgage). Certain officers, directors, and owners of Keller Williams Realty, Inc. (“KWRI”), our franchisor, have indirect ownership interests ranging from an estimated one to 44 percent in Keller Mortgage. Because of this relationship, this referral may provide KWRI and/or officers, directors, or owners of KWRI a financial or other benefit.

Set forth below is the estimated charge or range of charges for the settlement services listed. You are NOT required to use the listed provider(s) as a condition for settlement of your loan on or 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.

Provider (settlement services): Keller Mortgage LLC (mortgage loan) Range of charges: Loan Origination Fee 0 to 2% of loan amount, application Fee 0 to \$500 & loan discount fee/points 0 to 3% of loan amount. *The loan discount fee/points are affected by the interest rate on your loan and may be higher if your interest rate is below market. In addition, the lender may require that you pay for the services of an attorney, credit reporting agency, or real estate appraiser chosen by the lender to represent the lender’s interest.*

**ACKNOWLEDGMENT:**

I have read this disclosure form and understand that \_\_\_\_\_ is referring me/us to purchase the above-described settlement services and that KWRI and/or officers, directors, or owners of KWRI may receive a financial or other benefit as a result of this referral.

\_\_\_\_\_  
(signature)

\_\_\_\_\_  
(signature)