

Affiliated Business Arrangement Disclosure

This is to give notice that Farm Bureau Bank FSB and its subsidiaries have a business relationship with Farm Bureau Mortgage, LLC (“FBM”), a mortgage broker. Specifically, Farm Bureau Bank FSB owns 51% of FBM. The remaining 49% of FBM is owned by loanDepot.com, LLC (“loanDepot”), to whom FBM loans can be brokered. Accordingly, any referral to FBM may provide Farm Bureau Bank FSB, its parent company, and/or its affiliates with a financial or other benefit.

FBM will not make any charges to the purchaser/borrower for its services but will receive compensation from the lenders to whom it brokers (including loanDepot) of approximately 2.85% of the loan. loanDepot does not charge the purchaser/borrower any direct fees. You will be charged certain third-party fees for an appraisal, credit reports, and additional closing costs by the escrow/title company and/or closing attorney. You may also be charged optional fees from loanDepot (or other lender) such as fees to reduce your interest rate. FBM and/or the applicable lender will provide you with a Loan Estimate detailing credit costs and loan terms, including closing costs. Please refer to your Loan Estimate for an itemization of fees applicable to your loan.

You are **NOT** required to use FBM 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.**

Acknowledgement: By clicking “Accept” to continue to www.farmbureau.mortgage, I/we acknowledge that I/we have read this disclosure form, and understand that any referrals by Farm Bureau Bank for the above described settlement service(s) may result in Farm Bureau Bank, its parent company, and/or its affiliates receiving a financial or other benefit.

