

AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE STATEMENT

To: J. KEITH SWINEY

Property: 81 SOUTH MAIN STREET
LUTHERSVILLE , GEORGIA 30251

From: Lehman Brothers Bank, FSB Date: 3/23/2007

This is to give you notice that an affiliate of Lehman Brothers Bank, FSB ("Lehman Bank") has a business relationship with WestLake Settlement Services LLC ("WestLake"). In connection with the origination of a mortgage loan secured by the Property, you will need to obtain real estate tax monitoring and flood zone determination services. We recommend WestLake. WestLake provides efficient and professional service at competitive rates. Please note that an affiliate of Lehman Bank owns a 49.5% interest in WestLake. Because of this relationship, this referral may provide Lehman Bank or its affiliate with a financial or other benefit.

Set forth below is the estimated charge or range of charges by WestLake for services listed. You are NOT required to use WestLake as a condition for tax monitoring and flood zone determination services. **THERE ARE FREQUENTLY OTHER SETTLEMENT SERVICE PROVIDERS AVAILABLE WITH SIMILAR SERVICES. YOU MUST, HOWEVER, SELECT A PROVIDER WHOSE SERVICES ARE COMPATIBLE WITH THE BUSINESS REQUIREMENTS OF AURORA LOAN SERVICES, THE LEHMAN BANK AFFILIATE THAT WILL INITIALLY SERVICE YOUR LOAN. YOU ARE FREE TO SHOP AROUND TO DETERMINE THAT YOU ARE RECEIVING THE BEST SERVICES AND THE BEST RATE FOR THESE SERVICES.**

<u>Settlement Service</u>	<u>Estimated Charge or Range of Charges</u>
Real Estate Tax Monitoring Service	75.00
Flood Zone Determination	25.00

ACKNOWLEDGMENT

I/We have read this disclosure form, and understand that Lehman Bank is referring me/us to purchase the above-described settlement services and Lehman Bank or its affiliate may receive a financial or other benefit as the result of this referral.

3/23/07

Borrower J. KEITH SWINEY Date _____ Borrower _____ Date _____

Borrower _____ Date _____ Borrower _____ Date _____

Sample Document Only