

Mortgage Compensation Disclosure

DUAL AGENCY

As a real estate license in the pending transaction **Keystone realty USA** represents the seller in the sale of the residential or commercial real property and as such the primary responsibility is to the seller.

As a Mortgage Broker _____ represents the buyer/borrower in the acquisition of the mortgage loan and as such the primary responsibility is to the buyer/borrower for the purpose of the loan only.

ACKNOWLEDGMENT OF PROSPECTIVE BUYER/SELLER

- 1) I have received and read this disclosure notice
- 2) I understand that _____ (selling/buying agent), will be compensated by the mortgage representative that he/she refers me to.
- 3) I understand that under no circumstance am I required to utilize the services of the mortgage company I am being referred to.
- 4) I understand that I may seek my own mortgage representative to help me attain financing.
- 5) I understand that as a Real Estate / Mortgage Broker you may be representing the interests of the seller in the sale of the residential/commercial real property and the buyer in the acquisition of the mortgage loan and that you will be unable to offer a full range of fiduciary duties to each of us.
- 6) I understand that subject to the terms of any existing contract of sale and/or any real estate agreement which I may have already signed, I the seller/buyer may engage my own broker as a real estate broker who will not act as a mortgage broker and/or my own broker as a real estate broker who will not act as a real estate broker for the seller in this transaction.

ACKNOWLEDGMENT OF DUAL AGENCY

- 1) I may represent you only with the knowledge and informed consent of each of you.
- 2) By consenting to Dual Agency you are giving up your right to undivided loyalty. You should carefully consider the possible consequences of Dual Agency relationship before agreeing to such representation.
- 3) Since agent(s) are not legal experts or licensed attorneys I should be aware of my right and wish to consult with an attorney before signing this form.
- 4) You the buyer may retain the services of a real estate broker or mortgage broker who will represent only you in the transaction.
- 5) You the seller may, subject to any existing contract of sale and / or any real estate agreement which you have already signed, can retain the services of a real estate broker who will only represent you in the transaction.

Please Note: I understand that you as a mortgage broker will ordinarily place mortgage loan applications with three or fewer mortgage lenders

Keystone Realty USA is not liable, or responsible in any way for the performance or representation of said agent, as a mortgage representative.

_____ Agent of **KEYSTONE REALTY USA** Date: _____
(Real Estate Agent / Mortgage rep.)

Buyer: _____ Date: _____ Seller/Listing agent: _____ Date: _____
(Name of buyer, please print) (Please print)

Buyer _____ Date: _____ Seller/Listing agent: _____ Date: _____
(Buyer sign here) (Signature)

