

**KELLER**Mortgage™  
NMLS #140234

your **DREAM** home  
is **WAITING**

3914 Bridge Harbor Drive, Galveston, Texas 77554



Pre-approval is **simple**.

Contact me TODAY for  
**SPECIAL FINANCING.**



As a **Keller Williams** agent, I can bring you the unparalleled advantage of the ZeroPlus loan by Keller Mortgage. Exclusive to **KW** transactions.

**James Selig**

409-256-1274

James@TheSeligGroup.com

Certain officers, directors, and owners of Keller Williams Realty, Inc. have ownership interest in Keller Mortgage. Keller Mortgage, LLC is an affiliate of Keller Williams Realty, Inc. This is not a commitment to lend. Buyers are advised to obtain a Loan Estimate. Rates are subject to change and are dependent on credit and underwriting criteria. Not all borrowers will qualify. Limited to transactions when a Keller Williams agent is a party to the transaction. Borrower is responsible for any rate buy-down. VA Lender ID 560110-00-00; FHA Direct Endorsed Lender No. 241940009 & 241940011; Keller Mortgage is a licensed trade name of Keller Mortgage, LLC, 4725 Lakehurst Ct., Suite 400, Dublin, OH 43016; NMLS No. 140234. [customerservice@kellermortgage.com](mailto:customerservice@kellermortgage.com) Full licensing information can be found at [www.kellermortgage.com](http://www.kellermortgage.com); Equal Housing Lender.

# ZeroPlus

by **KELLER**Mortgage™ NMLS #140234

- Zero Lender Fees
- Zero Origination Fees
- Plus \$1,000 at Closing  
Toward 3<sup>rd</sup>-Party Costs  
on Loans \$150K+
- Plus a Low Rate

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**kw**  
KELLERWILLIAMS.

**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 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 feelpoints 0 to 3% of loan amount. The loan discount feelpoints are affected by the interest rate on your loan an may be higher if your interest rate is below market. In addition, the lender may require that you pay for 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)