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AFFILIATED BUSINESS DISCLOSURE TO LOAN APPLICANT

By signing this notice, it is understood by the applicant(s) that PVN Inc. dba Metro Properties does not require the use of any specific mortgage company including NBT Commonwealth Mortgage Corporation.

Applicant(s) also acknowledge that NBT Commonwealth Mortgage and Metro Properties are subsidiaries of PVN, Inc. In addition, applicant(s) also acknowledge that they are not required to use either service in any real estate transaction in which they may enter.

Borrower Signature

Co-Borrower Signature

Borrower Name

Co-Borrower Name

Date

Date