

BANK OF MICHIGAN

Affiliated Business Arrangement Disclosure Statement Notice

Date:

TO:

For Property At:

This is to give you notice that Bank of Michigan as an affiliated business relationship with AMERA Mortgage Corporation (AMERA). Bank of Michigan and AMERA are both subsidiaries of Capitol Bancorp Limited, a Lansing, MI bank holding company. Because of its relationship, Bank of Michigan contracts with AMERA to provide services on the loan application we take for our customers. Both AMERA and Bank of Michigan may earn a financial benefit from your loan closing.

- (A) We have disclosed or will disclose in the Good Faith Estimate statement the estimated charge or charges for settlement services provided by others. You are not required to use only the listed provider(s) as a condition of approval of your loan request. **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 RATES FOR THESE SERVICES.** Our only requirement is that any settlement provider selected by you must agree to provide their service in the form and quality we require and at the time we require it.

- (B) We have also disclosed any estimated charge or range of charges for the settlement services we and AMERA provide. AMERA may also be paid directly by us from any fees we earn on your loan closing.

ACKNOWLEDGMENT

I/We have read this disclosure form, understand that Bank of Michigan is referring my loan to AMERA Mortgage Corporation for certain settlement service(s) and may receive a financial benefit as a result of this referral.

Signature

Signature

Bank of Michigan
30095 Northwestern Hwy., Ste. 100
Farmington Hills, MI 48334