

CORPORATION RELATIONSHIP DISCLOSURE

Dear Client:

The purpose of this letter is to clarify the relationship between Land & Property Investment, Inc. and Land & Property Investment, Mortgage. Although both belong under Land & Property Investment, Inc., they are separate entities; however, by virtue of such common owner-ship, each entity has an indirect financial interest in the other. You are not, by employing Land & Property Investment, Inc. for your real estate transaction, obligated to finance your purchase through Land & Property Investment, Mortgage.

It is our responsibility to inform you that you may choose any company through which to obtain your loan. Although we welcome your business, please feel free to compare our services with those of other mortgage companies.

Thank you.

Yours Truly,



Henry Low
Manager

I / WE ACKNOWLEDGE OF THIS CONFIRMATION.

Borrower

Date

Borrower

Date



LAND & PROPERTY
INVESTMENT, INC.

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