

Dear Borrower(s),

Your lender, seller, real estate agent, title insurer, or other person having an interest in this transaction has referred your settlement to **Smolar Andriko Law Group** (*formerly PC Law Associates*), a law firm, ("the Firm") and an attorney is available to represent you at your settlement.

As required by the Delaware Lawyers' Rules of Professional Conduct, we inform you of the following:

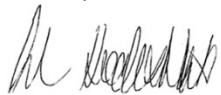
1. You have the absolute right to choose your own attorney to represent you throughout this transaction regardless of any preference or recommendation of a seller, lender, title company, real estate agent, mortgage broker, or other person may have, including the examination and certification of title, the preparation of documents and the holding of settlement;
2. It is likely that the Firm has previously done settlements on referrals from your title insurer or lender in other residential real estate transactions in the past. The Firm does not represent any other party having an interest in this transaction. If the Firm represented any other party with an interest in the transaction, that representation would be possibly conflicting and might adversely affect the exercise of the lawyer's professional judgment on your behalf in case of a dispute between the parties. For the purpose of the Interpretive Guideline to Rule 1.16 of the Delaware Lawyers' Rules of Professional Conduct, a lawyer is deemed to have a "possibly conflicting" representation if he/she represents the seller or has represented the seller on a continuing basis in the past; or if he/she represents the real estate agent or has represented the real estate agent on a continuing basis in the past; or if he/she represents the lender or has represented the lender on a continuing basis in the past.

If you wish to choose your own attorney, please notify your title company or lender to avoid or minimize any delay in the closing process. If you select another attorney, your lender will contact that attorney to incorporate their fees instead in your lender's good faith estimate of closing costs.

If you have any questions regarding the date, time, or location of your closing, please contact your Loan Officer or Lender.

If you want to be represented by a *Smolar Andriko Law Group* attorney at your settlement, please sign the acknowledgement below at your closing.

Thank you,



Alan Hodesblatt, Esq.
Of Counsel, Delaware Office
ahodesblatt@salg.com

Acknowledgment

I acknowledge receipt of the above disclosure from Smolar Andriko Law Group PLLC and I want a *Smolar Andriko Law Group* attorney to represent me at my upcoming settlement.

Borrower

Borrower

Date

Date