

CONFLICT OF INTEREST AND DUAL LICENSURE DISCLOSURE STATEMENT

Date:

Client Name(s):

I hold two separate professional licenses in the State of Utah:

1. **Real Estate Agent** – License #5492553, affiliated with **Epique Realty**
-License #14190175
2. **Mortgage Loan Originator (MLO)** – License #133605, affiliated with
Goodway Mortgage - License #2235920

Epique Realty and Goodway Mortgage are **independent business entities** with no shared ownership or formal affiliation. My connection to both companies is through my individual licensure and employment.

1. Purpose of This Disclosure

Because I am licensed in both real estate and mortgage lending, there is a potential **conflict of interest** if I recommend one of my services over another or over a competitor's services. This statement ensures complete transparency, enabling you to make informed decisions about who represents you in each role.

2. Legal Requirement: I May Only Serve in ONE Role per Transaction

Utah law prohibits me from acting as **both** a real estate agent and a mortgage loan originator in the same transaction, and I may not receive compensation in both roles for the same transaction.

For your protection and compliance with state regulations, **you must select which single role you want me to serve for your transaction:**

If You Choose Me as Your Real Estate Agent (Epique Realty):

- I will represent you solely in your real estate purchase or sale.
- I will **not** originate, process, quote locked rates for, or structure your mortgage loan.
- You will work with a **mortgage lender or MLO** of your choosing.

If You Choose Me as Your Mortgage Loan Originator (Goodway Mortgage):

- I will represent you solely in the origination of your mortgage loan.
- I will **not** act as your real estate agent or receive any real estate sales commission.
- You will work with a **real estate agent** of your choosing.

2. Your Rights and Freedom of Choice

You have the complete freedom to choose **which single role** you want me to serve for your transaction. You may choose me **as your real estate agent** or **as your mortgage loan originator**, but **not both** for the same transaction due to Utah law.

You are also free to:

- Choose a different real estate agent if I am acting as your MLO
- Choose a different mortgage lender if I am acting as your real estate agent
- Compare options and work with any professional or company you prefer

Your decision will not affect the level of service you receive, and you will never be pressured to select one service over another.

4. What I *Can* Do Before You Choose a Role

Before selecting my role, I may provide **general education** on both the lending and real estate processes, including:

- Mortgage programs, affordability, and pre-approval requirements
- Market conditions, home-search strategies, and buying timelines

This general guidance is permissible because it does **not** constitute acting as your MLO or your real estate agent for a specific transaction.

Once you select a role, my services will be limited strictly to that role.

5. Acknowledgment

By signing below, you acknowledge:

- You understand that I hold dual licensure in Utah as both a Real Estate Agent and an MLO.
- You understand that Utah law requires me to act in **only one** role per transaction.

- You understand that you are **not obligated** to use my services in both capacities.
 - You were not coerced or pressured into choosing Epique Realty or Goodway Mortgage.
 - You are free to select any real estate agent and any mortgage lender you prefer.
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Client Signature:

Date:

Client Signature:

Date:

Licensee: Victor Emmel

Signature:

Date: