ADVANCE FEE DISCLOSURE

Borrower(s): Date:

Loan Number:

Property Address:

[Mortgage Banker (or Mortgage Broker as applicable)]:

Loan Originator:

License #: License #:

NMLS ID #: N S ID #:

In order to proceed with your residential mortgage loan application, you must first deposit funds for payment of the fees listed below.

Application Fee: $_____

A fee for the initial processing of a mortgage loan application.

Credit Report Fee: $_____

A fee for a report detailing an individual's credit history and current status of an individual's credit standing prepared by a credit bureau and used in determining a loan applicant's creditworthiness.

Property Appraisal Fee: $_____

A fee for an independently and impartially prepared written s atement expressing an opinion as to the defined value of an adequately described property s of a specific date, that is supported by the presentation and analysis of relevant market information.

Other: $_____

Description:

TOTAL REQUIRED DEPOSIT $_____

The application fee is _ refundable _ non-refundable. If refundable, the terms and conditions for obtaining a refund are as follows: _____

_____

The credit report fee, property appraisal fee, and all other third-party fees are non-refundable except that amounts collected in excess of the actual cost of such services will be refunded. If the credit report, property appraisal, or any other third-party service has not been performed, the fee for such service will be refunded in full.

The credit report fee, property appraisal fee, and all other third-party fees are estimates of the actual cost of the services. Should the actual costs exceed the estimate, you understand that you must pay the remaining balance at or prior to closing.

ACKNOWLEDGEMENT

I/We have read the above document and acknowledge receiving a copy by signing below.

Borrower	Date	Co-Borrower	Date
Co-Borrower	Date	Co-Borrower	Date

This disclosure must be provided prior to accepting any fee or deposit from an applicant for a mortgage loan.