ADVANCED FEE/APPLICATION DISCLOSURE

Loan #:
MIN:

Date:
Broker:
Borrower(s):
Property Address:

ADVANCE UP FRONT FEES

The following fees are being charged in connection with the processing of your loan application. Other fees not shown here may be payable later and are shown on the Loan Estimate. Nonrefundable fees are subject to applicable limitations of state and/or federal law.

Name of Fee	Amount	Important Information
Application Fee	$	The application fee will be applied toward the cost of processing of the loan. The fee is nonrefundable.
Appraisal Fee	$	The deposit will be applied toward the total cost of the appraisal, which may exceed the amount of the deposit. The deposit is refundable only if the loan is denied or withdrawn prior to the Lender ordering the appraisal.
Credit Report Fee	$	The deposit will be applied toward the total cost of the credit report, which may exceed the amount of the deposit. The deposit is refundable only if the loan is denied or withdrawn prior to the Lender ordering the credit report.
TOTAL	$	The above fees are due and payable on _____

This agreement will remain in effect for **30** days, at which time you can require a refund of the monies paid by you to the Lender for nonperformance.

Unless prohibited by law, you are entitled to the return of all documents provided by you or at your expense to the Lender, upon your request, if your application for a mortgage loan is declined by or on behalf of the Lender or canceled by you.

Cal. Code Regs. tit. 10, § 2970

By signing below, you acknowledge receipt of this disclosure.

BY:_____
Broker: Representative

_____
- BORROWER - **- DATE -**