

New Jersey Disclosure Form

Loan #:

Date:
Lender:
Borrower(s):

Property Address:

In accordance with N.J. Admin. Code tit. 3, §§1-16.2 and 1-16.3(d), the following fees are being disclosed **separate** and **apart** from the Federal Loan Estimate and Closing Disclosure forms.

Origination Charges (Section A)

<u>Fee Description</u>	<u>Fee Charge</u>
Total Origination Charges	

Services You Cannot Shop For (Section B)

<u>Fee Description</u>	<u>Fee Charge</u>
Total Services You Cannot Shop For Charges	

Services You Can Shop For (Section C)

<u>Fee Description</u>	<u>Fee Charge</u>
Total Services You Can Shop For Charges	

Taxes and Other Government Fees (Section E)

<u>Fee Description</u>	<u>Fee Charge</u>
Total Taxes and Other Government Fees Charges	

Prepays (Section F)

<u>Item Description</u>	<u>Amount</u>
Total Prepaid Charges	

Initial Escrow Payment at Closing (Section G)

<u>Item Description</u>	<u>Amount</u>
Total Initial Escrow Payment at Closing Amounts	

Other (Section H)

<u>Fee Description</u>	<u>Fee Charge</u>
Total Other Charges	

The following fees are refundable under the following terms and conditions:

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 The deposit is refundable only if the loan is denied or withdrawn prior to the Lender ordering the appraisal.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 The deposit is refundable only if the loan is denied or withdrawn prior to the Lender ordering the credit report.

All other fees are nonrefundable. Nonrefundable fees are subject to applicable limitations of state and/or federal law.

By signing below, I the borrower acknowledge receipt of this Disclosure within either 3 business days after my loan application or before the closing of the loan. I further acknowledge that I understand that this Disclosure is not an addendum or supplement to the Federal Loan Estimate and Closing Disclosure forms.

- BORROWER - - DATE -

- BORROWER - - DATE -