

FLORIDA PRE-APPLICATION DISCLOSURE

(To be provided before the applicant pays any fees pursuant to Florida Statute Chapter 494, Section 494.0068.)

FEES

Application fees, credit report fees, appraisal fees, or a fee charged as reimbursement for third-party charges that you pay to the lender are not refundable. If a lock-in fee is required on your loan application you will be given a separate form that explains the refundability of that fee.

COMMITMENT TIMING

A realistic estimate of the number of days required to issue a commitment following receipt of an application by the lender is 45 days.

The lender processes loan applications as quickly as possible and strives to provide excellent customer service. However, it is not possible to guarantee that your commitment will be available within the time frame shown above. This is because the lender cannot fully control the actions or lack of actions of third parties who play a part in the loan process, including but not limited to appraisers, credit bureaus, banks and employers.

CONTACT PERSON

If you have any questions or comments about your loan please contact the person named below:

Name:

Title: _____

Mailing Address:

Telephone Number:

The undersigned applicants acknowledge receiving a copy of this disclosure form and also acknowledge that they have read and understood its contents.

Borrower Date

Borrower Date

Borrower Date

Borrower Date