

MARYLAND APPLICATION DISCLOSURE

Date:
Lender:

Loan Number:

Borrower(s):

Property Address:

You have applied for a mortgage loan from

("Lender") which will be secured by a first mortgage on the Property.

- 1. Lender will provide you with a "Good Faith Estimate of Settlement Costs" which will give a description and the amount of all fees and charges you should expect to incur in connection with your mortgage loan.
2. [ ] If checked, you have applied for a loan that requires the seller of the Property to pay the following fees:

Fee Description: \_\_\_\_\_ \$
This fee [ ] is [ ] is not refundable, except as required by applicable law.

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This fee [ ] is [ ] is not refundable, except as required by applicable law.

Lender will not make you this loan unless the seller or someone other than you, pays these fees and you understand that it is your responsibility to inform the seller about them.

- 3. Lender cannot guarantee acceptance of your loan application into any particular loan program.

This Application Disclosure is not an approval of your loan nor a commitment by Lender to make you a loan.

ACKNOWLEDGMENT

I/We hereby acknowledge receipt of a signed copy of this Application Disclosure, and further acknowledge that I/we understand its provisions.

Borrower \_\_\_\_\_ Date \_\_\_\_\_

Borrower \_\_\_\_\_ Date \_\_\_\_\_

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Borrower \_\_\_\_\_ Date \_\_\_\_\_