

## North Carolina – Mortgage Broker Application Disclosure

Date: \_\_\_\_\_ Loan Number: \_\_\_\_\_

Borrower (s): \_\_\_\_\_ Lender: \_\_\_\_\_

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 RESPA Good Faith Estimate. Nonrefundable fees are subject to applicable limitations of state and/or federal law.

<u>Name of Fee</u>	<u>Amount</u>	<u>Important Information</u>
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 The deposit is refundable only if the loan is denied or withdrawn prior to the Lender ordering the appraisal.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 The deposit is refundable only if the loan is denied or withdrawn prior to the Lender ordering the credit report.

This agreement will remain in effect for \_\_\_\_\_ 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.

**The borrower is advised that the mortgage broker does not fund mortgage loans and cannot guarantee acceptance into any particular loan program, nor can the mortgage broker guarantee any specific loan terms or conditions.**

**NC Admin Code Section T04:031.0702(b)(1) and (2)**

By signing below, you acknowledge receipt of this disclosure.

BY: \_\_\_\_\_  
Lender Representative

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

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