

MORTGAGE FEE ITEMIZATION DISCLOSURE

Pursuant to New Jersey Ann. Code §3:1-16.3(d)

Borrower(s):

Date:

Loan Number:

Property Address:

Lender [or insert "Broker", if applicable]:

Loan Originator:

License #:

License #:

NMLS ID #:

NMLS ID #:

This disclosure is to inform you of the fees and charges that that you will be responsible for in obtaining your mortgage loan. Below you will find the fees and charges applicable to your specific loan request, the corresponding area on the Loan Estimate you have received that also identifies the fees and charges, and the conditions under which any of these fees and charges may be refunded to you if your loan is declined, withdrawn, cancelled or does not close for any reason. This includes fees that may be paid by you or financed into your loan amount.

LOAN COSTS & OTHER COSTS				
The following fees correspond to the charges listed on Page 2 of the Loan Estimate under "Loan Costs" and "Other Costs"				
Fee Description	Amount	Location on the Loan Estimate	Refundable	Conditions for Refund
Application Fee <i>a fee imposed by a lender or broker for accepting or processing a mortgage loan application</i>	\$ _____	A. Origination Charges	<input type="checkbox"/> Full Refund <input type="checkbox"/> Partial Refund <input type="checkbox"/> No Refund	
Commitment Fee <i>a fee imposed by a lender as consideration for binding the lender to make a loan in accordance with the terms and conditions of its commitment and payable on or after acceptance of the commitment</i>	\$ _____	A. Origination Charges	<input type="checkbox"/> Full Refund <input type="checkbox"/> Partial Refund <input type="checkbox"/> No Refund	
Lock-In Fee <i>A portion of the commitment fee charged by a lender as the consideration for execution and fulfillment of the terms of the interest rate lock-in agreement</i>	\$ _____	A. Origination Charges	<input type="checkbox"/> Full Refund <input type="checkbox"/> Partial Refund <input type="checkbox"/> No Refund	
Warehouse Fee <i>a fee charged by a lender not to exceed the cost associated with holding the particular mortgage loan pending sale to a permanent investor and payable at closing</i>	\$ _____	A. Origination Charges	Not Refundable	
Discount Points <i>A charge for the interest rate you will pay on your loan</i>	\$ _____	A. Origination Charges	Not Refundable	
Other:	\$ _____	A. Origination Charges	<input type="checkbox"/> Full Refund <input type="checkbox"/> Partial Refund <input type="checkbox"/> No Refund	
Other:	\$ _____	A. Origination Charges	<input type="checkbox"/> Full Refund <input type="checkbox"/> Partial Refund <input type="checkbox"/> No Refund	

Fee Description	Amount	Location on the Loan Estimate	Refundable	Conditions for Refund
Credit Report Fee <i>A fee paid to the credit reporting agency for providing us your credit history</i> ___ this fee is already included in the application fee shown above under Origination Charges	\$ _____	B. Services You Cannot Shop For	___ Full Refund ___ Partial Refund ___ No Refund	
Appraisal Fee <i>The fee paid to the property appraiser for the property appraisal</i> ___ this fee is already included in the application fee shown above under Origination Charges	\$ _____	B. Services You Cannot Shop For	___ Full Refund ___ Partial Refund ___ No Refund	
Flood Certification Fee <i>The fee paid to the flood certification company for identifying whether the property requires flood insurance</i>	\$ _____	B. Services You Cannot Shop For	Not Refundable	
Tax Service Fee <i>A fee paid to the company chosen to monitor future property tax payments</i>	\$ _____	B. Services You Cannot Shop For	Not Refundable	
Mortgage Insurance	\$ _____	B. Services You Cannot Shop For	Not Refundable	
Final Inspection Fee <i>A fee paid to the company chosen to perform a final inspection on the property, if required</i>	\$ _____	B. Services You Cannot Shop For	Not Refundable	
Other:	\$ _____	B. Services You Cannot Shop For	___ Full Refund ___ Partial Refund ___ No Refund	
Other:	\$ _____	B. Services You Cannot Shop For	___ Full Refund ___ Partial Refund ___ No Refund	
Title Services and Lender's Title Insurance	\$ _____	C. Services You Can Shop For	Not Refundable	
Owner's Title Insurance	\$ _____	H. Other	Not Refundable	
Pest Inspection	\$ _____	C. Services You Can Shop For	Not Refundable	
Other:	\$ _____	C. Services You Can Shop For	Not Refundable	
Other:	\$ _____	C. Services You Can Shop For	Not Refundable	
Total Loan Costs	\$ _____	This total amount corresponds to the amount shown under D. Total Loan Costs		

Fee Description	Amount	Location on the Loan Estimate	Refundable	Conditions for Refund
Recording Fees and Other Taxes	\$ _____	E. Taxes and Other Government fees	Not Refundable	
Transfer Taxes	\$ _____	E. Taxes and Other Government fees	Not Refundable	
Initial Deposit for Your Escrow Account	\$ _____	F. Prepays	Not Refundable	
Daily Interest Charges	\$ _____	F. Prepays	Not Refundable	
Mortgage Insurance	\$ _____	G. Initial Escrow at Closing	Not Refundable	
Homeowner's Insurance	\$ _____	G. Initial Escrow at Closing	Not Refundable	
Other:	\$ _____	H. Other	Not Refundable	
Other:	\$ _____	H. Other	Not Refundable	
Other:	\$ _____	H. Other	Not Refundable	
Total Other Costs	\$ _____	This total amount corresponds to the amount shown under I. Total Other Costs		

ACKNOWLEDGEMENT

I/we have read the above document and acknowledge receiving a copy by signing below.

Borrower: Date

Co-Borrower: Date

Co-Borrower: Date

Co-Borrower: Date

