

NEW JERSEY DISCLOSURE

Loan No.:

Applicant(s):

Date:

Property Address:

Lender:

We (lenders) are required by applicable New Jersey law or regulation to provide the following disclosures to you the applicants:

FEES AND CHARGES

You will be charged the following origination and settlement fees, as set forth in NJ ADC 3:1-16.2, fees in connection with your mortgage loan.

FEE	DESCRIPTION	AMOUNT**	TERMS AND CONDITIONS OF REFUNDABILITY*
Application Fee GFE Block #	Covers the cost of accepting and processing your mortgage loan application.	\$	<input type="checkbox"/> Non-refundable <input type="checkbox"/> Refundable if: Amount refundable: \$
Credit Report Fee GFE Block #	Paid to a credit reporting agency for a report that discloses, among other things, your past credit payment history.	\$	<input type="checkbox"/> Non-refundable <input type="checkbox"/> If the credit report has not been ordered, the full amount will be refunded <input type="checkbox"/> Refundable if: Amount refundable: \$
Appraisal Fee GFE Block #	Paid to an appraiser retained to determine the value of the property securing repayment of the loan.	\$	<input type="checkbox"/> Non-refundable <input type="checkbox"/> If the appraisal report has not been ordered, the full amount will be refunded <input type="checkbox"/> Refundable if: Amount refundable: \$
Commitment Fee GFE Block #	Imposed by Lender as a consideration for binding Lender to make a loan in accordance with the terms and conditions of its commitment.	\$	<input type="checkbox"/> Non-refundable <input type="checkbox"/> Refundable if: Amount refundable: \$
Lock-in Fee GFE Block #	That portion of the Commitment Fee charged by Lender as the consideration for execution and fulfillment of the terms of the Lock-in Agreement.	\$	<input type="checkbox"/> Non-refundable <input type="checkbox"/> Refundable if: Amount refundable: \$
Warehouse Fee GFE Block #	Charged by Lender not to exceed the cost associated with withholding the particular mortgage loan pending sale to a permanent investor.	\$	
Third Party Fees:	Fees paid or actually incurred by Lender on behalf of Borrower.		
	Overnight Delivery GFE Block #	\$	

	Flood Certification Fees GFE Block #	\$	
	Pest Inspection or Certification Fees GFE Block #	\$	
	Final Inspection Fee GFE Block #	\$	
	Outside Counsels' Fee GFE Block #	\$	
	Certified Check Fees GFE Block #	\$	
	Update Fees for Updating Borrower Credit Report and Appraisal GFE Block #	\$	
	Mortgage Insurance Premiums or One Year of Premiums GFE Block #	\$	
	Survey Fees GFE Block #	\$	
	Recording Fees GFE Block #	\$	
	Title and Title Search Fees GFE Block #	\$	
	Taxes GFE Block #	\$	
	Tax Service Fee GFE Block #	\$	
	Radon Test Fees GFE Block #	\$	
Other Fee:	GFE Block #	\$	
Other Fee:	GFE Block #	\$	
Other Fee:	GFE Block #	\$	
Other Fee:	GFE Block #	\$	
Other Fee:	GFE Block #	\$	
Other Fee:	GFE Block #	\$	
Other Fee:	GFE Block #	\$	
Other Fee:	GFE Block #	\$	
Other Fee:	GFE Block #	\$	
Discount Points GFE Block #	An amount of money equal to one percent of the principal amount of the loan.	\$	<input type="checkbox"/> Non-refundable <input type="checkbox"/> Refundable if: Amount refundable: \$
Service Fee GFE Block #	Not to exceed \$ to cancel the mortgage.	\$	<input type="checkbox"/> Non-refundable <input type="checkbox"/> Refundable if: Amount refundable: \$

* The terms and conditions for the refund of certain fees are subject to applicable rules and regulations of the New Jersey Department of Banking and Insurance (NJ ADC §§ 3:1-16.1 to 3:1-16.11).

** The disclosed fees are estimates of the actual cost of the services.

The above amounts are totaled by category on the Good Faith Estimate Note: the below Block totals include fees paid by parties other than the Borrower.

- Block 1. Our origination charge \$ _____
- Block 2. Your credit or charge (points) for the specific interest rate chosen \$ _____
- Block 3. Required services that we select \$ _____
- Block 4. Title services and lender's title insurance \$ _____
- Block 5. Owner's title insurance \$ _____
- Block 6. Required services that you can shop for \$ _____
- Block 7. Government recording charges \$ _____
- Block 8. Transfer taxes \$ _____
- Block 9. Initial deposit for your escrow account \$ _____
- Block 10. Daily interest charges \$ _____
- Block 11. Homeowners Insurance \$ _____

ACKNOWLEDGMENT

By signing below, you acknowledge that you have received and read this disclosure.

Applicant Date

Applicant Date

Applicant Date

Applicant Date