

Date:

**FEE DISCLOSURE**

APPLICANT(S) NAME AND ADDRESS	LENDER NAME AND ADDRESS
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Today you have submitted a mortgage loan application to the Mortgage Banker or Broker listed above. State law (63 Pa Stat Ann 456.08(a)(8)) requires the following information to be disclosed to you.

All fees paid by you are non refundable except as discussed below or as provided under applicable federal law:

The Mortgage Banker or Broker is required to refund all fees paid by an applicant borrower, other than those fees paid by the Mortgage Banker or Broker to a third party, when a mortgage loan is not produced within the time specified by the Mortgage Banker or Broker at the rate, term and overall cost agreed to by the borrower.

However, this requirement does not apply if the failure to produce a loan is due solely to the borrower's negligence, borrower's refusal to accept and close on a loan commitment or borrower's refusal or inability to provide information necessary for processing the loan, including, but not limited to, employment verifications and verifications of deposits,

The disclosure does not constitute approval of your loan or a commitment to make a loan to you.

By signing below, I acknowledge receipt of this Fee Disclosure.

\_\_\_\_\_  
Applicant Date

\_\_\_\_\_  
Applicant Date

\_\_\_\_\_  
Applicant Date

\_\_\_\_\_  
Applicant Date