

Advanced Fee Agreement

GENERAL INFORMATION

Date: _____
Mortgage Banker / Broker: _____ IMC Loan #: _____
Borrower Name(s): _____
Property Address: _____
City: _____ State: _____ Zip Code: _____

AGREEMENT

As used in this agreement, the terms "we" and "us" refer to the above named mortgage banker / broker, "you" and "your" refers to each of the undersigned mortgage loan applicants. Listed below are some of the fees you will be required to pay in connection with your application for a mortgage loan with us. You may also be obligated to pay other charges in connection with your loan that are not disclosed in this agreement. Estimates of such other charges are shown on the Good Faith Estimate.

Fee	Description	Amount	Terms
Appraisal Fee	Covers the cost of an appraisal which is a supportable and defensible estimate or opinion of the value of the property securing repayment of the loan.	\$ _____	If the appraisal is not ordered, the full amount will be refunded if charged in advance.
Credit Report	Paid to a credit reporting agency for a report that discloses, among other things, you past credit payment history.	\$ _____	If the credit report is not ordered, the full amount will be refunded if charged in advance.

The amount indicated is an estimate. If the actual cost exceeds the estimate, you agree to pay any shortfall at or prior to closing. Amounts collected in excess of the actual cost will be refunded to you at or prior to closing. All documents provided to us by you or at your expense are your property. If your loan request is not consummated, we will, at your request, return all such documents to you or to any person you designate, so long as applicable law does not prohibit the transfer or return of any such document

ACKNOWLEDGEMENT

Lender Acknowledgement

Loan Origination Company Name: _____
Loan Origination Company NMLS ID: _____
Loan Officer Name: _____ Loan Officer NMLS ID: _____
Loan Officer Signature: _____ Date: _____

Applicant Acknowledgement

By signing below, I acknowledge that I have received a fully executed copy of this agreement at the time of my mortgage application.

Borrower Signature: _____ Date: _____
Borrower Signature: _____ Date: _____