

**AGREEMENT CONCERNING
NONREFUNDABILITY OF ADVANCE FEES**

You, as mortgage applicant(s) are applying for a first or second mortgage loan. You are being charged an application fee of \$ _____. This fee is **NONREFUNDABLE**. This fee is to cover the expenses Express Home Mortgage may incur in order to process your mortgage application.

OR

You, as mortgage applicant(s) are applying for a first or second mortgage loan. As part of this process you will be required to pay the following **NONREFUNDABLE** fees:

Appraisal Fee	\$ _____
Credit Report Fee	\$ <u>Due at Closing</u>
Commitment Fee	\$ <u>Due at Closing</u>
Underwriting Fee	\$ <u>Due at Closing</u>
Processing Fee	\$ <u>Due at Closing</u>
Total	\$ _____

OR

You, as mortgage applicant(s) are applying for a first or second mortgage loan. Express Home Mortgage does not charge an application fee or any other up front fees. In the majority of loan requests, an appraisal of the property to be financed is necessary. The appraisal cost is \$ _____. This fee is payable directly to the appraiser and is usually collected at the door, when the appraisal is being done.

This fee is **NONREFUNDABLE**. This fee will also be disclosed on your Good Faith Estimate of Settlement Costs. You will not be charged any other advanced fees.

Date: _____

Applicant _____

By: _____
 Loan Originator

Co-Applicant _____

This agreement is required to be signed by all parties in accordance with Connecticut General Statutes Sections 36a-498 & 36a-521.