

FEE INFORMATION FROM YOUR MORTGAGE ORIGINATOR

For Your Mortgage Loan or Home Equity Line of Credit ("loan")

- Original Disclosure** provided with loan application.
- Addendum to Original Disclosure** The costs you will pay for services provided by your mortgage originator and how you will pay those costs have changed from those previously disclosed to you due to the following material change(s) to your loan (check all that apply):

Loan Number _____

- Your loan amount has changed
- Your loan program has changed
- Your loan has been re-locked
- The total cost has not changed, but how you will pay these costs has changed.

FIRST MORTGAGE

The fees you pay your mortgage originator directly or indirectly for the first mortgage will be:

Mortgage Originator Compensation ¹	\$ _____
Processing Fee	\$ _____
Origination Fee ² (_____ % of \$ _____)	\$ _____
Percent of Loan Amount	\$ _____
_____	\$ _____
_____	\$ _____
Total Compensation	\$ _____

¹This fee is paid via YSP.

²If the actual amount of your loan is different, the amount of the origination fee will change, but it will still be based on the same percentage.

You will pay these fees using: *(check all that apply)*

- Option 1 Your lender will pay your mortgage originator via YSP not to exceed \$ _____. This may result in lower up front costs but you will pay a higher interest rate than if you choose one of the other available options.
- Option 2 You choose to pay mortgage originator fees in the amount of \$ _____ at or before your loan closing.
- Option 3 You choose to add mortgage originator fees in the amount of \$ _____ to your loan balance.
- Option 4 Third parties, such as the seller or builder, will pay mortgage originator fees on your behalf in amount of \$ _____.

SECOND MORTGAGE

If you are applying for a second mortgage, you are borrowing more money against your home. You will have two mortgage payments every month. The mortgages may have different interest rates and they may be due over different time periods. The fees you pay your mortgage originator for the second mortgage will be:

Processing Fee	\$ _____
Origination Fee	\$ _____
_____	\$ _____
_____	\$ _____
Total	\$ _____

You will pay these fees using: *(check all that apply)*

- Option 1 You choose to pay mortgage originator fees in the amount of \$ _____ at or before your loan closing.
- Option 2 You choose to add mortgage originator fees in the amount of \$ _____ to your loan balance.

In addition to the "total" amount disclosed above,

- IF THIS IS A LOAN: The lender will pay mortgage originator fees in the amount of \$ _____ which is equal to _____ % of the amount of your Loan (\$ _____). This amount paid by the lender does not vary with your loan's interest rate.
- IF THIS IS A LINE OF CREDIT: The lender will pay mortgage originator fees up to \$ _____ which is equal to _____ % of the estimated amount of your Line of Credit (\$ _____). The actual amount of the fees paid will be based on the amount of your initial advance. If the actual amount of your initial advance is different, the amount of this fee will be lower, but it will still be based on this same percentage. This amount paid by the lender does not vary with your loan's interest rate.

Signed:

Originator Loan Officer Name

Originator Entity Name

Borrower Name

Borrower Name

Originator Loan Officer Signature

Originator Entity Address & License Number

Borrower Signature

Borrower Signature

Date

Date

Date

Date