

AGREEMENT CONCERNING NON-REFUNDIBILITY OF ADVANCE FEE

You are required to pay the following fees at application:

Non-refundable Application Fee:	\$295.00
Non-refundable Appraisal Fee:	\$ 300.00
Non-refundable Credit Report Fee:	\$ _____
Non-refundable Origination Fee:	\$ _____
Other Non-refundable Lender Fee:	\$ _____
Description _____	\$ _____

Total **Non-refundable** Advance Fees: \$595.00

You will be required to pay the following fee if you request reprocessing:

Non-refundable Reprocessing Fee: \$ _____

The fees are **Non-refundable** and will be retained by the Broker unless:

The Application, Appraisal, and Credit Report were not performed. The Origination Fee provided here in shall be deemed earned at the time a Loan Commitment is obtained. If the Applicant chooses a zero point option, the Origination Fee will be refunded when the Applicant closes on the loan obtained by North Atlantic Mortgage Corp., provided a zero point option is available.

We acknowledge receipt of the Agreement.

Applicants: _____ Date _____

Co-Applicants: _____ Date _____

Loan Consultant: _____ Date _____

I/ We hereby authorize North Atlantic Mortgage Corp. to charge \$ _____ my
_____ Amex _____ Visa _____ M.C. # _____

Expiration Date: _____

Signature _____ Date _____

Name as Printed on Card _____

Address _____

City _____ State CT Zip _____

