

ILLINOIS ADVANCE FEE AGREEMENT AND DISCLOSURE

Borrower(s):

Date:

Loan Number:

Property Address:

Lender/Broker:

Loan Originator:

This disclosure is provided to you pursuant to Ill. Admin. Code tit. 38, § 1050.1340.

ADVANCE FEES

Type of Fee

Amount

Application Fee:

Credit Report Fee:

Appraisal Fee:

Other:

TOTAL:

IMPORTANT INFORMATION ON FEE REFUNDABILITY

- The Application Fee will be applied toward the cost of processing the loan; the fee is non-refundable.
- The Credit Report Fee will be applied toward the total cost of the credit report. This fee is refundable only if the loan is denied or withdrawn prior to the Lender ordering the credit report.
- The Appraisal Fee will be applied toward the total cost of the appraisal. This fee is refundable only if the loan is denied or withdrawn prior to the Lender ordering the appraisal.

Please send any questions, comments, or complaints about your loan application, in writing, to

at Lender's address listed at the top of this disclosure.

Unless prohibited by law, you are entitled to the return of all documents provided by you or at your expense to the Lender, upon your request, if your application for a mortgage loan is declined by or on behalf of the Lender or canceled by you.

ACKNOWLEDGEMENT

By signing below, you hereby acknowledge reading and understanding all of the information disclosed above, and receiving a copy of this disclosure on the date indicated below.

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