

**NEW JERSEY DISCLOSURES FORM
ESTIMATED SETTLEMENT SERVICE FEES**

Borrower(s):

Date:

Loan Number:

Property Address:

Lender:

Loan Originator:

This disclosure is provided to you pursuant to N.J.A.C. § 3:1-16.3(d).

The information provided below reflects estimates of the fees you are likely to incur for settlement services on your loan. The fees, commissions, and costs listed are estimates; the actual charges may be more or less. For purposes of this form, a "settlement service" means a service related to the origination, processing, or closing of your mortgage loan, and for which the Lender anticipates you will pay a fee at or before settlement based upon the Lender's general experience.

YOUR ADJUSTED ORIGINATION CHARGES

Our Origination Charge (Line 1):

TOTAL

Your Credit or Charge for the Specific Rate Chosen (Line 2):

TOTAL

Charge:

Credit:

YOUR ADJUSTED ORIGNATION CHARGES (Block A)	TOTAL
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CHARGES FOR ALL OTHER SETTLEMENT SERVICES	
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Required Services That We Select (Line 3):

TOTAL

Sample

Title Services and Lender's Title Insurance (Line 4):

TOTAL

Sample

Owner's Title Insurance (Line 5):

TOTAL

Required services that you can shop for (Line 6):

TOTAL

Government Recording Charges (Line 7):

TOTAL

Transfer Taxes (Line 8):

TOTAL

Initial Deposit for Your Escrow Account (Line 9):

TOTAL

Daily Interest Charges (Line 10):

TOTAL

Homeowner's Insurance (Line 11):

TOTAL

CHARGES FOR ALL OTHER SETTLEMENT SERVICES (Block B)

TOTAL

TOTAL ESTIMATED SETTLEMENT CHARGES (Block A + B)

TOTAL

REFUNDABILITY OF CERTAIN SETTLEMENT SERVICE FEES

The following settlement service fees are refundable:

SETTLEMENT
SERVICE FEE

REFUNDABLE
AMOUNT

TERM OF
REFUND

All other settlement service fees itemized above and imposed on you by the Lender are not refundable.

NONE of the settlement services fees imposed on you by the Lender, which the Lender anticipates you will pay at or before settlement, **are refundable**.

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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