## Mortgage Broker Fee Agreement and Disclosure

This	s Mortgage Broker Fee Agreement ar	nd Disclosure ("Agreement'	) is by and between	
mo	rtgage broker ("we," "us," "our) and	the Borrower(s) who sign(s	) below ("you," "your"). This Agreement	discloses and governs the
ove	erall fees that will be paid to your mo	rtgage broker for the origin	ation of your loan.	
1.	OUR SERVICES: A mortgage broker of	charges fees to arrange a lo	an from a mortgage lender who will fun	d the Ioan. As your
	mortgage broker, we will assist you	u in obtaining a loan, but w	e do not offer the products of all mortga	ge lenders, and so we
	cannot guarantee you the lowest p	orice or best loan terms ava	ilable. Be sure that you understand and	are satisfied with the
	mortgage loan product and terms y	we arrange for you. By sign	ing below, you request us to arrange a m	ortgage loan from a
	= = :			iortgage tour from a
	mortgage lender and you agree to			_
2.			rtgage loan in the amount of \$	
			mount decreases. The fees in this Agree	
	only and do not include other closi	ing costs or credits form us	or other parties for non-broker related s	ervices.
3.	BROKER FEES: Depending on the	loan program you select a	nd subject to applicable legal requiremer	nts, our fees may be paid by
	you directly or by the lender. When	n you pay our fees directly,	you will pay our fees from your own fun	ds at or prior to the loan
	closing or include our fees in your I	loan amount and pay us at	closing out of loan proceeds. Payment fo	or these fees by 3rd parties.
	=		may also elect to have the lender pay ou	• •
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			ot contribute towards our compensation	
	fee payment options with you. In a	addition to our fees, estima	tes of other fees you will pay in connecti	on with your loan will be
	shown on your Loan Estimate and	Closing Disclosure. Once yo	ur interest rate is locked and your loan a	mount and terms are
	finalized, we will be able to tell you	u the exact amount of all fe	es.	
apply	ying for a loan in which (check one):	You will pay your	mortgage broker fees yourself;	
		The lender will pa	y your mortgage broker fees	
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