



AGREEMENT CONCERNING
NONREFUNDABILITY OF ADVANCE FEES

Advance Fees:

The following fees are being charged in connection with the processing of your loan application. Other fees not shown here may be payable later and are shown on the Good Faith Estimate of Closing Costs.

Nonrefundable fees are subject to applicable limitations of state or federal law.

Application Fee:	\$	The application fee will be applied towards the cost of processing the loan. This fee is nonrefundable .
Appraisal Fee:	\$	The deposit will be applied toward the total cost of the appraisal, which may exceed the amount of the deposit. The deposit is nonrefundable if the loan is denied or withdrawn and the Mortgage Lender has already ordered the appraisal.
Credit Report Fee:	\$	The deposit will be applied toward the total cost of the credit report, which may exceed the amount of the deposit. The deposit is nonrefundable if the loan is denied or withdrawn and the Mortgage Lender has already ordered the credit report.
Total Advanced Fees	\$ _____	

The undersigned hereby acknowledges receipt of a copy of this Agreement:

Borrower Date

Borrower Date

Atlantic Residential Mortgage, LLC

Mortgage Representative Date