

FEES DUE BROKER AT CLOSING

NOTE: This form must be submitted to Ridgewood Savings Bank at registration/application. By filing this form the Broker notifies Ridgewood Savings Bank that no other applications for this loan have been filed with another lending institution. All fee amounts indicated on this form are considered final. IF YOU DO NOT INDICATE THE FEES ON THIS WORKSHEET, THEY MAY NOT BE CHARGED TO THE APPLICANT! YOU CANNOT IMPOSE FEES ON THE APPLICANT PRIOR TO RSB'S RECEIPT OF THE SIGNED LETTER OF INTENT, EXCEPT FOR A REASONABLE CREDIT REPORT FEE.

THIS IS THE ONLY FORM ACCEPTABLE BY RIDGEWOOD SAVINGS BANK FOR FEES TO BE COLLECTED. DO NOT USE A SUBSTITUTION.

Broker: _____ Loan Number _____
Borrower(s): _____ Property Address: _____

Loan Amount: _____ Scheduled Closing Date: _____
Originator's Name: _____ NMLS# _____ Co NMLS# _____
Telephone # _____ E-Mail _____

SHOULD THE AMOUNTS OF THESE FEES CHANGE, RSB MUST BE NOTIFIED NO LATER THAN 10 BUSINESS DAYS PRIOR TO CLOSING.

	Total Amount	Paid Prior To Closing	Collect at Closing
Appraisal Fee	\$ _____	\$ _____	\$ _____
Credit Agency _____	\$ _____	\$ _____	\$ _____
Mtg. Broker's Fee (Points) ____%	\$ _____	\$ _____	\$ _____
Application Fee to Mtg. Broker	\$ _____	\$ _____	\$ _____
Appraisal Recertification Fee	\$ _____	\$ _____	\$ _____
Credit Report Update Fee	\$ _____	\$ _____	\$ _____
Other: _____	\$ _____	\$ _____	\$ _____
Other: _____	\$ _____	\$ _____	\$ _____

Total to be paid at closing \$ _____

Mortgage Broker Fee Paid by Ridgewood Savings Bank (to be paid after closing) \$ _____ (____%)*

***Important:** If Mortgage Broker Fee is paid by Ridgewood Savings Bank, then the Broker represents to Ridgewood Savings Bank that Broker has not received any compensation directly from Borrower in accordance with Section 1026.36(d) of Regulation Z.

PURCHASE:

_____ All fees to be paid direct from borrower (s) in the
form of a CERTIFIED OR BANK CHECK

REFINANCE:

_____ From Proceeds
_____ CERTIFIED OR BANK CHECK

RIDGEWOOD SAVINGS BANK WILL NOT BE RESPONSIBLE TO RESOLVE ANY DISPUTE ARISING BETWEEN THE BORROWER(S) AND THE BROKER CONCERNING THE FEES DUE THE BROKER AT CLOSING.

BROKER SIGNATURE: _____ **BORROWER(S) SIGNATURE:** _____

FORM RECEIVED : _____ FOR BANK USE ONLY DATE: _____