

**Agreement Concerning Non-Refundability of Advance Fees
Pursuant to Conn. Gen. Stat. 36a-498**

Borrower Names(s):	Lender:
Property Address:	Date:

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.

Fee:	Amount:	Important Information:
Application Fee *:	\$ _____	Offsets the lender's expense for determining whether you are qualified for the loan or whether the loan should be funded. This fee is non-refundable .
Appraisal Fee Deposit *:	\$ _____	Paid to an appraiser retained to determine the value of the property securing repayment of the loan. The deposit is non-refundable if the loan is denied or withdrawn and the Lender has already ordered the appraisal.
Credit Report Deposit *:	\$ _____	Paid to a credit reporting agency for a report that discloses, among other things, your past credit history. The deposit is non-refundable if the loan is denied or withdrawn and the Lender has already ordered the credit report.
Other *:	\$ _____	Paid to a third party as reimbursement for the following goods and services performed: The deposit is non-refundable if the goods and Services have been ordered.
Total Advanced Fees	\$ _____	

* The disclosed appraisal fee, credit report fee and any other third-party(s) are estimates of the actual cost of the services. Should the actual cost exceed the estimate, you understand that you will be billed and will pay any shortfall at or prior to closing.

This disclosure only describes fees payable prior to closing. You may be obligated to pay additional fees and charges in connection with your loan at closing. We will provide you with additional disclosures that describe those fees and charges.

Lender Contact: If you should have any questions regarding your application, please contact:

Mid-Island Mortgage Corp. 900 Merchants Concourse Westbury, New York 11590 (516) 683-0800

The undersigned hereby acknowledges receipt of a copy of this Agreement prior to payment of any advance fees:

Borrower Date

Borrower Date

Borrower Date

Borrower Date

Lender/Broker Representative

Title Date