



1 Laurel Drive
 Flanders, NJ 07836
 (973) 927-0400

AGREEMENT CONCERNING NONREFUNDABILITY OF ADVANCE FEE(S)

"I", "me" and "my" means _____

"You", "your", or "lender" means American Federal Mortgage Corporation.

I have agreed to pay to you the advance fees shown below. The total advance fees payable to you under this agreement are \$ _____.

The total advance fees payable to the lender under this agreement and under all other Agreements Concerning Nonrefundability of Advance Fees as of the date shown below for my loan are \$ _____.

I agree to pay the following **NONREFUNDABLE ADVANCE FEES**:

Application Fee	\$	
Loan Origination Fee	%	\$
Loan Discount Fee	%	\$
Appraisal Fee	\$	
Credit Report Fee	\$	
Lender's Inspection Fee	\$	
Mortgage Insurance	\$	
Application Fee		
Mortgage Brokers Fee	\$	
Other		

These fees will be **nonrefundable** except as provided by the Truth-in-Lending Act or other applicable law.

PROCESSING TIME:

American Federal estimates the approximate number of days to issue a decision on your loan application (commitment or denial) will be no more than 14-21 days. Delays in forwarding requested documentation will delay issuing a decision. Please forward all requested information promptly.

COMPLAINT RESOLUTION:

Please forward any written comments, questions, or complaints to:

American Federal Mortgage Corporation
 1 Laurel Drive
 Flanders, NJ 07836
 Attn: Mark Young, President

I acknowledge having received a duplicate copy of this agreement prior to the payment of any advance fees to you.

 [Lender]

 [Date]

 Applicant

 [Date]

 Co-Applicant

 [Date]