

**HADDON SAVINGS BANK
FIRST MORTGAGE APPLICATION DISCLOSURE**

FEES DUE

The Lender charges the following fees to process the Borrower's loan application. Other fees, not shown here, may be payable later and are shown on the Good Faith Estimate of Settlement Costs which the Borrower will receive soon.

1. Application Fee

This is a fee for accepting and processing my/our application upon receipt of loan disclosures. This fee includes:

Credit report Property Evaluation/Examination	Flood Determination Commitment	
<u>Property Type</u>	<u>Amount</u>	<u>Is The Fee Refundable?*</u>
a. Single Family Home	\$450.00	NO
b. Duplex	\$650.00	NO
c. Triplex / Other	Cost of Property Evaluation Plus \$100.00	NO

2. Interest Rate Lock-In Fee

This is a fee charged as the consideration for locking in an interest rate and points.

<u>Lock-In Election</u>	<u>Amount</u>	<u>Is the Fee Refundable?*</u>
a. Lock-In: To lock-in at the interest rate offered at the time of application. Settlement must occur within 90 days of application.	\$0.00	N/A
b. Float Rate: To lock-in an interest rate at a future date with in 90 days of settlement.	\$0.00	N/A
c. Float Down: To Automatically receive the lowest interest rate offered between the time of application and settlement. Settlement must occur with in 90 days of application.	\$300.00	NO

3. Third-Party Fees

Borrower authorizes Lender to charge Borrower for special delivery services, including overnight delivery, messenger, fax and other related special delivery fees. The amount of such fees will be disclosed in Borrower's Good Faith Estimate of Settlement Costs.

*** REFUNDABILITY:**

Even if some or all of the above fees are indicated as non-refundable, New Jersey department of Banking Regulations in certain instances require refunds. See N.J.A.C. 3:1-16.3(e), 3:1-16.4 8 & (d) and 3:1-16.6.

ESTIMATED PROCESSING TIME:

Upon Lenders receipt of a complete application package and the above shown fees, the lender estimates that UP TO 30 calendar days will be required to issue a written commitment or denial. Lender shall not be responsible for any delay that arises thought the substantial fault of the Borrower.

QUESTIONS FOR LENDER:

This application is being processed by:

HADDON SAVINGS BANK
201 WHITHE HORSE PIKE
HADDON HEIGHTS, NJ 08035

Questions, comments or complaints should be sent to the attention of Kevin Peterson, President.

ACKNOWLEDGMENT:

I/We acknowledge that I/we have received and read a copy of this First Mortgage Application Disclosure and I/we acknowledge that a duplicate copy of this disclosure has been given to me/us.

_____/_____ APPLICANT'S SIGNATURE DATE	_____/_____ CO-APPLICANT'S SIGNATURE DATE
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