ATLANTIC
RESIDENTIAL MORTGAGE

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.

Appraisal Fee:	$ 500.00	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 The deposit is **nonrefundable** if the loan is denied or withdrawn and the Mortgage Lender has already ordered the appraisal.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	$ 50.00	The deposit will be applied toward the 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 The deposit is **nonrefundable** if the loan is denied or withdrawn and the Mortgage Lender has already ordered the credit report.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 $ 550.00**

**The above-stated fees are estimates only and may vary based on home value and number of credit reports needed for transaction.

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

_____
Borrower Date

_____
Borrower Date

Atlantic Residential Mortgage, LLC

_____
Mortgage Representative Date

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