NORTH CAROLINA OFFICE OF THE COMMISSIONER OF BANKS
FEE INFORMATION FROM YOUR MORTGAGE BROKER
For Your Mortgage Loan

This is the

☐ **Original Disclosure provided with loan application; OR**

☐ **Addendum to Original Disclosure.** This addendum is being provided to you because the costs you will pay for services provided by your mortgage broker and how you will pay those costs have changed from those previously disclosed to you due to the following material change(s) to your loan (check all that apply):

☐ Your loan amount has changed
☐ Your loan program has changed
☐ Your loan has been re-locked
☐ The total cost has not changed, but how you will pay these costs has changed

The fees you pay your mortgage broker directly or indirectly for your mortgage will be:

Mortgage Broker Compensation From Lender	$	*
Processing Fee	$	
Origination Fee (% of $)	$	**
Origination Fee (fixed amount)	$	
Total Compensation to Mortgage Broker	**$**	

***** This compensation is in the form of yield spread premium or other similar compensation paid by the lender in connection with the loan.
**Note that if the loan balance changes then this amount will change, but will be based on the same percentage.

You will pay these fees using (check all that apply):

☐ **Option 1.** Your lender will pay your mortgage broker directly an amount not to exceed $. This may result in lower up front costs to you but you will pay a higher interest rate than if you choose one of the other available options.

☐ **Option 2.** You choose to pay mortgage broker fees in the amount of $ at or before your loan closing.

☐ **Option 3.** You choose to add mortgage broker fees in the amount of $ to your loan balance.

☐ **Option 4.** Third parties, such as the seller or builder, will pay mortgage broker fees on your behalf in the amount of $.

_____
Borrower Signature

Borrower Name:_____

Date:_____

_____
Co-Borrower Signature

Co-Borrower Name: _____

Date:_____

_____
Loan Officer Signature

Loan Officer Name: _____

Loan Officer License Number: _____

Date:_____

[Broker Entity Name] _____

[Broker Entity Address] _____

_____

[Broker Entity License Number] _____

FORM: MLA18
Date: 08/20/10