

Disclosure of Fees Earned by Mortgage Broker
NRS 645B.305

Loan Number: _____
Applicant/Borrower Name: _____
Mortgage Broker Name: _____
Mortgage Broker License Number: _____
Name of Lender [Indicate if Unknown]: _____
Real Property Collateral – Address: _____

All fees earned by the above listed Mortgage Broker for this loan are identified below. These fees do not include closing costs and fees that are paid to other persons or companies.

Fee	Amount	Responsible Party	Potential Impact on Loan
Application Fee <input type="checkbox"/> Yes <input type="checkbox"/> No	\$ _____	<input type="checkbox"/> Borrower <input type="checkbox"/> Lender	One Time Cost – No Impact On Loan Terms
Processing Fee <input type="checkbox"/> Yes <input type="checkbox"/> No	\$ _____	<input type="checkbox"/> Borrower <input type="checkbox"/> Lender	One Time Cost – No Impact On Loan Terms
Underwriting Fee <input type="checkbox"/> Yes <input type="checkbox"/> No	\$ _____	<input type="checkbox"/> Borrower <input type="checkbox"/> Lender	One Time Cost – No Impact On Loan Terms
Document Preparation Fees <input type="checkbox"/> Yes <input type="checkbox"/> No	\$ _____	<input type="checkbox"/> Borrower <input type="checkbox"/> Lender	One Time Cost – No Impact On Loan Terms
Origination Fee – ___% <input type="checkbox"/> Yes <input type="checkbox"/> No	\$ _____	<input type="checkbox"/> Borrower <input type="checkbox"/> Lender	One Time Cost – <input type="checkbox"/> Decreases Interest Rate of Loan by ___% <input type="checkbox"/> Increases Interest Rate of Loan by ___% <input type="checkbox"/> No Impact On Loan Terms
Yield Spread Premium (YSP) <input type="checkbox"/> Yes <input type="checkbox"/> No	\$ _____	<input type="checkbox"/> Borrower <input type="checkbox"/> Lender	Reduces Closing Costs- <input type="checkbox"/> Decreases Interest Rate of Loan by ___% <input type="checkbox"/> Increases Interest Rate of Loan by ___% <input type="checkbox"/> No Impact On Loan Terms
Service Rights Transfer Fee-Paid for Sale of Broker’s Right to Service the Loan <input type="checkbox"/> Yes <input type="checkbox"/> No	\$ _____	<input type="checkbox"/> Borrower <input type="checkbox"/> Lender	One Time Cost – No Impact On Loan Terms
Servicing Fee <input type="checkbox"/> Yes <input type="checkbox"/> No	\$ _____ <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly <input type="checkbox"/> Yearly <input type="checkbox"/> Other	<input type="checkbox"/> Borrower <input type="checkbox"/> Lender	Added to the Monthly Loan Payment

<u>Amount Paid</u>			
Total Paid by Borrower			\$ _____
Total Paid By Lender			\$ _____
<u>TOTAL OF FEES EARNED BY BROKER</u>			\$ _____

_____ [check if applicable] Your loan is being funded by the broker and will be sold to an investor in the secondary market. The sales price paid to the broker will include an amount representing compensation to the broker for this sale, but that amount cannot be determined at the present time, and is included with other factors that determine the sale price. The final sales price may, however, increase the interest rate on the loan.

Further Explanation of Above Fees (if any):

Mortgage Broker:

Signed: _____
Name/Title: _____
Date: _____

Receipt Acknowledged:

Applicant/Borrower:

I/We Agree to the Above Fees

Signed: _____
Name: _____
Date: _____

Signed _____
Name: _____
Date: _____

Signed: _____
Name: _____
Date: _____