



# Omega Financial Services, Inc.

Licensed Mortgage Banker \* NJ Dept of Banking

## Charges/ Fees

You will be receiving a "Good Faith Estimate" which outlines certain charges we anticipate you will pay in connection with your mortgage loan. Many of the charges are due at the time of closing; however, we may require the payment of some of the fees or charges further explained below prior to closing.

## Application

Non-Refundable fee is payable at the point of application.

Purchase \$450.00    Refinance \$295.00

## Appraisal Fees

Final Inspection Fees, Re-Inspection Fee, Re-Certification of Value, Rental Comparable, and additional Appraisals are not included in the application fee. The cost for any of these additional Appraisal Fees, if required, will be the responsibility of the borrower. These fees are not refundable under any circumstances.

## Credit Report Fees

Additional Credit Reports for individuals or business are not included in the application fee. The cost for any additional credit reports, if required, will be the responsibility of the borrower. These fees are not refundable under any circumstances.

## Lock-In Fee

In the even you select a program with a lock-in feature, you may be asked to provide a lock-in fee to guarantee your interest rate and/or related charges for a period of time and conditions specified in the Lock-In Agreement. This fee will only be refunded if we deny your loan application, or your loan programs settles as a zero (0) point loan.

## Loan Discount Points

Loan Discount Point(s) may be charged in connection with your loan and will be a percentage of the loan amount. These fees will be collected at closing.

## Third Party Charges

Specific charges paid by or incurred by us must be reimbursed. These charges may include but are not limited to credit report, appraisal, private mortgage insurance, property inspections, and floor certification. Refer to the "Good Faith Estimate" for further information regarding specific Third Party Charges incident to your loan.

## Refundability

Once fees have been collected, they are not refundable except as stated above.

## Omega Financial Services Inc

By: \_\_\_\_\_

Date: \_\_\_\_\_

Customer: \_\_\_\_\_

Date: \_\_\_\_\_

Customer: \_\_\_\_\_

Date: \_\_\_\_\_