



# UNITED MORTGAGE CORP

## BANKER DISCLOSURE

UNITED MORTGAGE CORP,  
Licensed Mortgage Banker  
510 Broadhollow Road, Suite 202 Melville, NY 11747  
800-462-4862

Licensed in the name of **UNITED MORTGAGE CORP D/B/A UMC MORTGAGE COMPANY**

Mortgage Applicant(s) agree as follows:

### PARTIES TO THE AGREEMENT:

UNITED MORTGAGE CORP is referred to in this agreement as "We", "Us" and "Our"; the applicant(s) as "You" and "Your".

### Fees Payable By You:

Listed below are the fees You will incur in obtaining a mortgage loan. We do not know the exact amount of the fees at this time and have put an "E" following those amounts to let you know Our best estimates.

- A) APPLICATION FEE Not Applicable
- B) PROPERTY APPRAISAL FEE \$ 450.00 e
- C) CREDIT REPORT FEE \$ 24.00 e

In addition to the above, there will be other fees and closing costs, including but not limited to a title report, including departmental searches, a survey, Our attorney fee, document prep fee (in addition to the fee for Your attorney, if You have one). Terminate certification, mortgage tax, recording fees, inspection fee, etc.

### REFUND OF FEES:

WE WILL REFUND SOME OF THE FEES ACCORDING TO THE FOLLOWING RULES. WE WILL REFUND AT CLOSING OR A LATER DATE THE EXCESS OF THE ACTUAL COSTS IF ANY OF ALL THE AMOUNTS INDICATED TO BE ESTIMATES.

IF YOUR APPLICATION IS WITHDRAWN OR DECLINED WE WILL REFUND THE COSTS FOR SERVICES TO BE PROVIDED BY THIRD PARTIES (SUCH AS APPRAISAL AND CREDIT REPORT FEES) NOT YET RENDERED

THE APPLICATION FEE IS NOT REFUNDABLE – N/A

### Pre-payment penalty:

Certain mortgage loan products impose a pre-payment penalty. The amount of the formula for calculating, and the terms of the pre-payment penalty, IF ANY, will be disclosed to you as soon as they are known.

Unless given to you at this time, a copy of the signed agreement will be sent to you within 7 business days. If you have any questions in connection with this agreement, please direct them to:

MARY MILANA, PRESIDENT @ 1-800-462-4UMC

### ACKNOWLEDGE RECEIPT OF SIGNED APPLICATION:

BORROWER

BORROWER

BORROWER

BORROWER

### THE INTEREST RATE FOR THIS LOAN WILL BE SET:

- AT THE TIME OF APPLICATION FOR A PERIOD OF \_\_\_\_\_ DAYS.
- PREVAILING RATE AT THE TIME OF CLOSING.
- BEFORE CLOSING.
- AT COMMITMENT.
- OTHER.



LICENSED MORTGAGE BANKER NYS BANKING DEPARTMENT



631-724-7070 – 1-800-462-4862- 631-724-7078 FAX

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