

Percentage of Points, Fees and Commissions in relation to loan amount (Item 3/Item2) _____%

Total of YSP, Points, Fees and _____ \$ _____ Commissions (Item 1 + Item 3)

Percent of YSP, Points, Fees and Commissions amount \$ _____ in relation to the total loan amount

This loan may be co-brokered, in which case _____ may share mortgage broker services or fees with another mortgage broker on behalf of the borrower. Within three (3) days of making a final decision to co-broker a loan, _____ will provide the borrower with written notice of such co-brokering.

BORROWER COMPLAINTS

The S.C. Department of Consumer Affairs is designated to receive complaints or inquiries about the origination and brokering of your mortgage. You may make a complaint to the agency by mail, telephone, or online.

Address: S.C. Department of Consumer Affairs
293 Greystone Boulevard, Suite 400
Columbia, S.C. 29210

Mailing Address: S.C. Department of Consumer Affairs
P.O. Box 5757
Columbia, S.C. 29250

Phone Number: (803) 734-4200 or (800) 922-1594, Toll-Free in S.C.

Website: <http://www.consumer.sc.gov/>

I acknowledge by my signature that I have received a fully executed copy of the Mortgage Broker Fee Agreement at the time of my application for a mortgage. The Agreement has been explained to me, and I understand it. I understand that a copy of the Agreement will be maintained in my file with my mortgage broker. I voluntarily enter into this mortgage transaction.

SIGNATURES

NAME (Please print)

CLIENT'S SIGNATURE

DATE SIGNED

NAME (Please print)

CLIENT'S SIGNATURE

DATE SIGNED

By signing below the mortgage broker certifies that the information in this contract is accurate and complies with all provisions of state and federal law.

BROKER'S SIGNATURE

DATE SIGNED

BORROWERS RIGHTS

This may be the largest and most important loan you get during your lifetime. You should be aware of certain rights before you enter into any loan agreement.

1. You have the **RIGHT** to shop for the best loan for you and compare the charges of different mortgage brokers and lenders.
2. You have the **RIGHT** to be informed about the total cost of your loan including the interest rate, points, and other fees.
3. You have the **RIGHT** to receive a Loan Estimate, containing all loan and settlement charges, before you agree to the loan and pay any fees.
4. You have the **RIGHT** to know what fees are not refundable if you decide to cancel the loan agreement.
5. You have the **RIGHT** to ask your mortgage broker to explain exactly what the mortgage broker will do for you.
6. You have the **RIGHT** to know how much the mortgage broker is getting paid by you and the lender for your loan.
7. You have the **RIGHT** to ask questions about charges and loan terms that you do not understand.
8. You have the **RIGHT** to a credit decision that is not based on your race, color, religion, national origin, sex, marital status, age, or whether any income is from public assistance.
9. You have the **RIGHT** to know the reason if your loan was turned down.
10. You have the **RIGHT** to ask for the HUD Settlement Cost Booklet, *Shopping for Your Home Loan*.
11. You have the **RIGHT** to receive a copy the Closing Disclosure three (3) business days prior to your loan closing.

Shopping for Your Home Loan and other helpful information is available at HUD's website:
http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/rmra/res/settlement-cost-booklet03252010

For other questions call (202) 708-1112.