

**PRE-APPLICATION DISCLOSURE**

The following is disclosed prior to the acceptance of your application by Garden State Home Finance, Inc. (GSHF):

**FEES APPLICABLE FOR CONVENTIONAL AND FHA LOANS:**

Credit Report Fee: \$ 10 to \$125 Prior to or at application (Fees may be higher for Rapid Rescore)  
 Appraisal Fee: \$ 360 to \$750 Payable to Appraiser after initial disclosures  
 Application Fee: \$ 400 to \$500 On Conventional loans IF compensation paid by borrower only  
 Broker Compensation 1% to 2.50% Payable at closing - by Lender OR Borrower

**REFUNDABILITY:** The fees indicated above are non-refundable except in occurrence of any of the following:

- GSHF fails to provide this written disclosure at time of acceptance of your application.
- Where no commitment or justifiable denial is issued by a Lender within realistic estimate of time through no substantial fault of borrower, and borrower withdraws. GSHF shall refund all fees received from borrower(s) except appraisal and credit fees as per applicable invoices.
- Where loan is denied by Lender or commitment issued on terms substantially dissimilar to those for which application was submitted for reasons (other than underwriting considerations) which GSHF knew or should have known at the time of application from the information disclosed on the application.

**LOAN OPTIONS:** At application, for each type of transaction in which you express interest, we shall provide you with loan options from significant number of lenders that we regularly do business with. These options will be those that you are likely to qualify for and will represent the following: (1) Loan with the lowest interest rate; (2) Loan with lowest total dollar amount for origination/discount fees/points; and (3) Loan with lowest rate without risky features such as prepayment penalty, negative amortization etc.

**NON-SERVICING MORTGAGE BROKER:** we are a licensed mortgage broker in New Jersey and do not service loans.

**E-MAIL DELIVERY:** By providing email address \_\_\_\_\_ you are giving Affirmative consent to GSHF to deliver all mortgage related disclosures and communication to you in an electronic format. If you choose not to use this method all communication will be sent via regular mail which could possibly cause delay in processing and/or closing your loan.

**CREDIT REPORT AND FEE CHARGE AUTHORIZATION:**

We authorize you to verify our credit information from an agency of your choosing as per details below. This information is for confidential use of GSHF in compiling mortgage loan credit report. A copy of this authorization may be deemed equivalent of the original. This authorization is also valid for appraisal report charge during application process after we notify intend to proceed.

Name: \_\_\_\_\_

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Address: \_\_\_\_\_

Soc Sec. # & DOB \_\_\_\_\_

Soc Sec. # & DOB \_\_\_\_\_

Please charge the applicable Credit Report Fee (\$20 to \$50) to my credit card as per details below:

M/C VISA AMEX Card # \_\_\_\_\_ Exp Date: \_\_\_\_\_ 3 Digits Code on back \_\_\_\_\_

**ACKNOWLEDGEMENT:** This form does not constitute an approval of your loan. By signing below I/we hereby acknowledge that I/we have read this form and received a copy and that I/we understand the contents.

\_\_\_\_\_  
Signature Date

\_\_\_\_\_  
Signature Date