

# Premier Capital Mortgage and Realty, Inc.

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## Mortgage Broker Fee Disclosure

You have applied with us for a residential mortgage loan. We will submit your application for a residential mortgage loan to a participating lender with which it from time to time contracts upon such terms and conditions as you may request or a lender may require. The lenders have asked that this form be furnished to you to clarify our role as the mortgage broker. This form supplements other disclosures or agreements required by law that you should receive from us concerning your application.

SECTION 1. NATURE OF RELATIONSHIP. In connection with this mortgage loan:

- \* We may be acting as an independent contractor and not your agent. If you are unsure of the nature of your relationship, please ask us for clarification.
- \* We have separate independent contractor agreements with various lenders.
- \* While we seek to assist you in meeting your financial needs, we do not distribute the products of all lenders or investors in the market and can not guarantee the lowest price or best terms available in the market.

SECTION 2. THE BROKERS COMPENSATION. The lenders whose products are distributed by us generally provide their loan products to us at a wholesale rate.

- \* The real price we offer you - your interest rate, total points and fees -will include our compensation.
- \* In some cases, we may be paid all of our compensation by either you or the lender.
- \* Alternatively, both you and the lender may pay us a portion of our compensation. For example, in some cases, if you would rather pay a lower interest rate, you may pay higher up-front points and fees.
- \* Also in some cases, if you would rather pay less up-front, you may wish to have some or all of your fees paid directly by the lender, which will result in a higher interest rate and higher monthly loan payments than you would otherwise be required to pay.
- \* We also may be paid by the lender based on (i) the value of the Mortgage Loan or related servicing rights in the market place or (ii) other services, goods or facilities performed or provided by us to the lender.

You may work with us to select the method in which we receive our compensation depending on your financial needs, subject to the lender's loan program requirement and credit underwriting guidelines.

The amount of fees and charges that you pay in connection with your loan will be estimated on your Good Faith Estimate. The final amount will be disclosed on your HUD-1 or HUD-1A Settlement Statement.

By signing below applicant(s) acknowledge that you have read and understand this document. By your signature, you also acknowledge that you have received a copy of this document.

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Date

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Borrower Signature

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Brokers Name

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Date

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Borrower Signature

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Brokers Signature

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