

INTENT TO PROCEED AND ACKNOWLEDGEMENT OF GFE

Date:

Loan Number:

Borrower(s):

FEE ACKNOWLEDGEMENT

In accordance with the Truth-in-Lending Act - Regulation Z (TILA) and the Real Estate Settlement Protections Act - Regulation X (RESPA), a creditor nor any other person may charge or collect a fee, other than a fee for a credit report, from an applicant for a federally related mortgage as defined under TILA and RESPA, before the applicant has received the Truth-in-Lending Statement (TIL) and Good Faith Estimate (GFE), and has provided the loan originator with a Notice of Intent to Proceed for the loan identified in the Good Faith Estimate.

An applicant is deemed to have received the TIL and GFE 3-business days after the date in which they are mailed, unless signed in-person or electronically delivered meeting federal E-Sign law requirements.

I certified that I have received the TIL and GFE in accordance with TILA and RESPA.

I further certify that I have not paid any fee, with the exception of the credit report fee, to the loan originator or any representative of the loan originator, prior to receiving the initial TIL, GFE and giving my Intent to Proceed with the loan transaction described in the GFE.

Borrower

Date

Borrower

Date

INTENT TO PROCEED WITH LOAN

Each of the undersigned Borrower(s), having received a copy of the Good Faith Estimate ("GFE"), dated , hereby expresses his or her intention to continue with the loan application covered by the GFE.

NOTE: DO NOT SIGNED BELOW UNLESS YOU WISH TO PROCEED WITH THE LOAN APPLICATION COVERED BY THE GFE. IF YOU WISH TO PROCEED, PLEASE RETURN A SIGNED AND DATED COPY OF THIS INTENT TO PROCEED TO THE LOAN ORIGANTOR.

Borrower

Date

Borrower

Date