

# Pre-Appraisal Order And/Or Review Fee Disclosure And Agreement

The Kinecta Federal Credit Union Wholesale Mortgage appraisal process requires the appraisal to be paid up front, as well as Field Review fees when applicable. See the appraisal fee schedule posted on [www.kinecta.org/broker](http://www.kinecta.org/broker) for additional information.

You may pay these fees with one of the following methods:

- Transfer from your Kinecta Federal Credit Union Share Account (Savings, Checking or Money Market) by signing below and emailing the signed form with your appraisal request to [wholesaleappraisals@kinecta.org](mailto:wholesaleappraisals@kinecta.org).
- Authorize the amount to be charged to your Visa or MasterCard by completing and signing the credit card form below. Email your signed form to the address noted above. Your signature must be on the form.
- Mail a check payable to Kinecta Federal Credit Union Appraisal Dept., 2100 Park Place Attn: CU-64, El Segundo, CA 90245

Your appraisal will be ordered after the fee is collected. We must receive the fee within 5 business days of the request or your appraisal request will be cancelled.

The property appraisal fee is an estimate of the actual cost of the service. Should the actual costs exceed the estimate, I understand that I will be billed and will pay the shortfall at or prior to closing. Should the actual costs be less than the estimate, I understand that I will be credited at or prior to closing.

- The appraisal fee is refundable only if the appraisal was not performed. If any costs were incurred, they will be deducted from the up front fee.
- The desk review fee may be required up front. A field review fee is required up front.

Payment of the fees is confirmation that you understand the above terms.

## Debit Kinecta Federal Credit Union Account

By signing below, I authorize Kinecta to debit \$\_\_\_\_\_ from my **Checking Account** ☐ or **Savings Account** ☐

**Membership #:** \_\_\_\_\_ I acknowledge receipt of a copy of this disclosure and fee agreement.

**Broker (agent) Signature:** \_\_\_\_\_ **Date:** \_\_\_\_/\_\_\_\_/\_\_\_\_

**Print Name:** \_\_\_\_\_ **Broker Firm:** \_\_\_\_\_

## Credit Card Authorization Form (only Visa and MasterCard are accepted)

**Visa:** ☐ **MasterCard:** ☐ **Card Number:** \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_

**Name On Card:** \_\_\_\_\_ **Expiration:** \_\_\_\_/\_\_\_\_ **Security Code:** \_\_\_\_\_

**Amount To Be Billled:** \$\_\_\_\_\_ **Mail Receipt:** Yes ☐ No ☐

By my authorized signature below, I authorize Kinecta Federal Credit Union to charge my credit card the fee total listed above. This Authorization is given with respect to a broker appraisal request for the purchase or refinance transaction. This fee shall be applied to the costs incurred by Kinecta in procuring a residential real estate appraisal and review, if applicable. These documents are necessary to the final disposition of said application, shall be used solely in conjunction herewith, and shall remain the sole property of Kinecta Federal Credit Union, its successors and/or its assigns. IF THE BROKER(S) CANCEL SAID APPRAISAL OR REVIEW REQUEST AND COSTS ARE INCURRED BY KINECTA, THE FULL FEE SHALL BE RETAINED BY KINECTA AND IS NON-REFUNDABLE.

**Authorized Signature:** \_\_\_\_\_ **Date:** \_\_\_\_/\_\_\_\_/\_\_\_\_

