PULTE MORTGAGE LLC NMLS Unique ID: 1791

7390 SOUTH IOLA, ENGLEWOOD, CO 80112 Telephone: (866) 668-8871 EXT. 2036

AGREEMENT FOR ADVANCE FEES

VETERAN

Loan #: UAT.72-107407A MIN: 100057400002127514

This Agreement for Advance Fees ("Agreement") is made on OCTOBER 5, 2018 between PULTE MORTGAGE LLC ("Lender") and JACIE TEST VETERAN ("Applicant")

Recitals

- A. Applicant has applied for a mortgage loan through Lender.
- B. Lender requires the payment of money by Applicant after the Applicant has expressed an intent to proceed with the application.
- C. The money paid by Applicant does not guarantee approval of the loan application or acceptance into a particular loan program.
- D. The money paid by Applicant for Application Fee and/or Processing Fee is non refundable.
- E. The money paid by Applicant to compensate third parties for services rendered during the mortgage loan process include, but are not limited to, appraisers, credit reporting agencies, couriers, overnight mail delivery services, and flood zone determination services.
 - 1. If the actual charge of the third party service is less, the excess will be refunded at time of settlement. If the actual charge is more, additional amounts will be due at time of settlement.
 - 2. If you provide Lender with a written notice of your withdrawal of your loan application prior to our ordering the credit report and/or appraisal, the applicable amount of money will be refunded to you.
 - 3. These fees are refundable only if the services to which the fee relates have not been ordered.
- F. Other fees not shown here may be payable later and are shown on the Loan Estimate.
- G. We estimate that within thirty (30) days of Lender's receipt of your loan application, we will issue you a decision as to whether we can approve your loan application.
- H. By signing the form below, Applicant has expressed an intent to proceed with the loan transaction set forth in the Loan Estimate.

The parties hereby agree as follows:

1. Concurrent with the execution of this Agreement, Applicant will provide to Lender an amount of money equal to \$400.00 This money will be utilized by Lender to pay for the following services, as follows:

Name of Fee	Amount Requested		Amount Received	
Credit Report	\$	0.00	\$	0.00
Appraisal	\$	400.00	\$	0.00
Application Fee	\$	0.00	\$	0.00

PULTE MORTGAGE LLC (NMLS #: 1791) | CAROLINE CHAMPAGNE (License #: 98989899897, NMLS #: 987654)

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2. We have assigned a representative of Lender to work with you during this application process who will keep you updated as to the status of your application and should be able to answer your questions. However, you may also address written questions, comments, or complaints to Lender, Attention: CAROLINE CHAMPAGNE, LOAN CONSULTANT (NMLS ID: 987654).

Applicant hereby acknowledges that Applicant intends to proceed with the loan transaction set forth in the Loan Estimate and acknowledges receipt of this Agreement for Advance Fees prior to paying application fee, processing fee, appraisal fee, credit report fee, or any other fee listed above.

JACIE TEST VETERAN 10/05/2018 01:33:31 PM MDT

- BORROWER - JACIE TEST VETERAN - DATE -

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