

Northbay Home Loans and Mortgage Services Inc.

Acknowledgment of Fees

We acknowledge that we are responsible for payment of credit reports, appraisal fees, and courier/delivery fees that are incurred in the processing of this loan with Northbay Home Loans and Real Estate Services Inc. If a rate lock is desired, and a fee is incurred, then the borrower agrees to pay all fees for said rate lock to Northbay Home Loans and Real Estate Services Inc. All fees collected and paid out are non-refundable whether or not this transaction is consummated.

Signature

Date

Signature

Date