

Agreement for Lending Services

I/We agree and acknowledge that we have made a formal application for a real estate loan with River Rock Mortgage. We further understand that although we are not expressly paying a loan application fee, that after this point there are fees and charges that are incurred on our behalf that we may be held liable for.

Fees that may be incurred include, but are not limited to: Loan origination fees, document preparation fees, overnight express and/or wire fees, closing fees, appraisal fees, credit reporting fees, and survey and inspection fees.

I/We do further stipulate that in the event that our loan is withdrawn or canceled, for reasons that are within our control, that the total of the above fees, and any additional fees that have been incurred directly or through investment of time, will be due and payable by me, immediately. In the event that I/We refuse payment, necessary and reasonable means may be taken to pursue such amounts, including, but not limited to collections or judgments being placed of record. I/We will also be subject to charges for collection management, attorney's fees, and court costs.

In the event that your loan is declined, for reasons beyond your control, there will be no fees assessed to you except for the credit report and appraisal if they were ordered on your behalf.

I acknowledge that I have read, and am in agreement with the terms of the above agreement.

<u>X</u>		<u>X</u>	
_____	_____	_____	_____
Borrower	Date	Co-Borrower	Date