

# No Fee Loan Agreement

This undersigned (the "Customer") has received financing for a residential mortgage loan (the "Loan") through River Rock Mortgage ("River Rock"). River Rock has both waived its origination fee and paid certain fees or costs for the benefit of Customer, as shown on the HUD 1 Settlement Statement for the Loan.

Customer agrees that it shall promptly reimburse River Rock both a 1% origination fee and any fees and costs paid by River Rock for the Loan if the Loan is paid off within 90 days of the Loan funding. If the Loan is refinanced through River Rock within that 90 day period, River Rock may, but is not required to, waive this reimbursement requirement.

In the event that Customer refuses payment, necessary and reasonable means may be taken to pursue such amounts, including, but not limited to collections or judgments being placed of record. Customer will also be subject to charges for collection management, attorney's fees, and court costs.

DATED this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_\_ .

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Borrower

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Co-Borrower