



Broker Disclosure Date

BROKER LOAN COST & FEES ITEMIZATION

CHARGES	%	NAME OF COMPANY	POC	AMOUNT PAID BY BORROWER	AMOUNT PAID BY SELLER/LENDER
A. Origination Charges					
Loan Discount Points					
Mortgage Broker Fee					
Broker Processing Fee					
Contract Processing Fee					
Commitment Fee*					
Exception Fee					
B. Services Borrower Did Not Shop For					
Appraisal Fee					
Attorney's Fee					
BPO Fee					
Credit Report Fee					
Redraw Fee					
C. Services Borrower Did Shop For					
Abstract or Title Search					
Courier Fee					
Disbursement Fee					
Lender Coverage					
Title - Attorney's Fee					
Title - Document Preparation					
Title - Notary Fee					
Title - Settlement Agent Fee					
Wire Transfer Fee					
Sub-Escrow Fee					
Closing Fee/Escrow Fee					
Title Exam					
Title Insurance Binder - Wet					
Title Endorsements					
Loan Tie-In Fee					
Owners Title Fee - Purchase					
Survey					
D. Taxes and Other Government Fees					
Recording Fee - Deed					
Recording Fee - Mortgage					
Recording Fee - Release					
Transfer Tax Fee					
GA GRMA Fee (GA Only)					
City/County Deed Tax/Stamp Fee					
City/County Mortgage Tax/Stamp Fee					
State Deed Tax/Stamp Fee					
State Mortgage Tax Stamp Fee					
Total					

*NJ - Underwriting fee needs to be called commitment fee

Any loan application, including documents, forms and/or information thereof (*Loan Application*), submitted to Acra Lending for its consideration, must be emailed to subs@acralending.com. Acra Lending will not accept any Loan Application delivered to any email other than subs@acralending.com, and a Loan Application will not be deemed "submitted" to Acra Lending until such time that it is submitted to subs@acralending.com.

The content in this communication is provided for informational purposes only and should not be considered legal advice. Should you have any questions regarding TILA-RESPA Integrated Disclosure and how it impacts your business, please contact your legal counsel.

Date: 02/28/2023