SOUTH WIND FINANCIAL

"Diversified Lending Specialists"

Nevada Disclosure of Earned Fees by Mortgage Broker NRS 645.B305

Loan Number: _____
Applicant/Borrower Name: _____
Mortgage Broker Name: _____*SOUTH WIND FINANCIAL*_____
Name of Lender (Indicate if unknown): _____
Real Property Collateral – Address: _____
_____

Note: All fees earned by listed Mortgage Broker for this loan are identified below. These fees do not include closing costs and/or fees paid to other persons or companies.

Fee	Amount	Responsible Party	Potential impact on Loan
Application Fee ☐ Yes ☐ No	$_____	☐ Borrower ☐ Lender	One Time Cost – No Impact On Loan Terms
Processing Fee ☐ Yes ☐ No	$_____	☐ Borrower ☐ Lender	One Time Cost – No Impact On Loan Terms
Underwriting Fee ☐ Yes ☐ No	$_____	☐ Borrower ☐ Lender	One Time Cost – No Impact On Loan Terms
Document Preparation Fees ☐ Yes ☐ No	$_____	☐ Borrower ☐ Lender	One Time Cost – No Impact On Loan Terms
Origination Fee = _____% ☐ Yes ☐ No	$_____	☐ Borrower ☐ Lender	One Time Cost – ☐ Decreases Interest Rate of Loan by _____% ☐ Increases Interest Rate of Loan by _____% ☐ No Impact On Loan Terms
Yield Spread Premium (YSP) ☐ Yes ☐ No	$_____	☐ Borrower ☐ Lender	Reduces Closing Costs – ☐ Decreases Interest Rate of Loan by _____% ☐ Increases Interest Rate of Loan by _____% ☐ No Impact On Loan Terms
Service Rights Transfer Fee-Paid for Sale of Broker's Right to Service the Loan ☐ Yes ☒ No	$_____	☐ Borrower ☐ Lender	One Time Cost – No Impact On Loan Terms
Servicing Fee ☐ Yes ☒ No	$_____ ☐ Monthly ☐ Quarterly ☐ Yearly ☐ Other	☐ Borrower ☐ Lender	Added to the Monthly Loan Payment
Broker Fee ☐ Yes ☐ No	$_____	☐ Borrower ☐ Lender	One Time Cost – No Impact On Loan Terms
Total Paid by Borrower: **Total Paid By Lender:** **Total of Fees Earned by Broker:**	**$_____** **$_____** **$_____**		

_____ [check if applicable] Your loan is being funded by the broker and will be sold to an investor in the secondary market. The sales price paid to the broker will include an amount representing compensation to the broker for this sale, but that amount cannot be determined at the present time, and is included with other factors that determine the sale price. The final sales price may, however, increase the interest rate on the loan.

Further Explanation of Above Fees (if any):

_____
_____
_____

Applicant/Borrower
Receipt Acknowledged: I/We Agree to the Above Fees

Signed: _____Date:_____

Name: _____

Mortgage Broker: _____*SOUTH WIND FINANCIAL*_____

Signed: _____Date:_____

Name: _____

Signed: _____Date:_____

Name: _____

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