

## Mortgage+Care

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Please contact us at (800)481-2708 or [www.mortcare.com](http://www.mortcare.com) for a list of mergeable documents.

«f80»

«f81»

«f82», «f83»

## POINTS AND COMMISSIONS

Borrower is specifically made aware, and by signing this document, and/or the loan application, note, and deed of trust borrower is agreeing to pay «f80» a loan fee, also called points, and/or commissions in the sum of \$«f34». Such loan fee shall be deemed to be earned, due and payable on the occurrence of any of the following events: (a) in the event that a three-day right of rescission is required, on the expiration of the period stated therein and on the date funds are available to be placed into escrow, or (b) in the event that a three-day right of rescission is not required, on the date funds are available to be placed into escrow. In both instances the loan fees are due and payable whether or not the borrower completes the transaction, and takes receipt of funds.

In the event that borrower defaults in the payment of the loan fees the parties agree that «f80» shall be entitled to file/record a list pendens against the subject property and such filing/recording shall conclusively be deemed to have been filed/recorded in good faith in a dispute relating to the subject property. «f80» shall also be entitled to reasonable costs and attorney fees in any action to recover loan fees due and owing.

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«f5» «f6» «f7» - Borrower/Date

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«f10» «f11» «f12» - Borrower/Date