



### **Mortgage Appraisal and Construction Rate Lock Fee Payments:**

North Brookfield Savings wants to make your loan application process as streamlined and easy as possible to ensure a timely closing. Therefore, we offer you the convenience of paying the required appraisal fee and/or construction rate lock fee (for application transactions) online using your debit or credit card.

By processing with this electronic payment, you acknowledge you have submitted your loan application, and have been provided with a Loan Estimate or other written documentation that contains estimated credit costs and transaction terms of your new loan. You also acknowledge you have reviewed the Loan Estimate/written estimate and have indicated your intent to proceed by submitting payment for your appraisal.

### **Pay by Debit/Credit Card Disclosures:**

- This service **cannot** be used to make a payment on an existing North Brookfield Savings Bank Loan.
- Payments can only be made once an application is deemed complete by North Brookfield Savings Bank and evidence of applicable required disclosures has been deemed received by applicant(s)
- Payments made after 5 p.m., weekends and holidays will be effective the next business day.
- Payments that are invalid and/or deemed to be fraudulent will be revoked immediately upon notification by the card merchant.
- Any disputed transaction will result in a payment reversal from your loan and may result in a delay in processing your mortgage application.
- Please retain a copy of the supplied receipt page as proof of payment.
- Appraisal fees are not refundable regardless of whether the loan successfully closes or not.