



NOTE

If this is the first time you are applying for a home equity loan with CFFCU, the credit union will pay for the cost of the appraisal, title insurance, mortgage recording fee and flood hazard determination.

Home Equity applicants who have an existing home equity loan or have had a home equity loan with the credit union will be charged fees associated with the home equity application process.

Effective August 15, 2006, if a member cancels his/her home equity application after the appraisal, title insurance and flood hazard determination have been completed, the member will be charged a \$50.00 cancellation fee, plus any costs incurred by the credit union for the appraisal, title insurance and flood hazard determination.

I have read and understand the above information concerning fees and charges.

Member

Member

Date