

**MISSOURI LOAN BROKERAGE FEE AGREEMENT AND  
BROKERAGE DISCLOSURE STATEMENT**

Borrower Name(s): \_\_\_\_\_

Broker: \_\_\_\_\_

License Number: \_\_\_\_\_

Property Address: \_\_\_\_\_

Date: \_\_\_\_\_

**Loan Terms:**

Loan Amount: \_\_\_\_\_

Term (in Months): \_\_\_\_\_

Interest Rate: \_\_\_\_\_

Term of Agreement: \_\_\_\_\_

Sales Price: \_\_\_\_\_

Appraised Value: \_\_\_\_\_

Loan Type:  Fixed  ARM (type \_\_\_\_\_)  GPM

Other \_\_\_\_\_

Lien Type:  First  Second  Third

Other \_\_\_\_\_

There is a Prepayment Penalty

There will be a balloon payment

Broker Fee: \$ \_\_\_\_\_ ( \_\_\_\_\_ %) of the principal balance.

Lender Paid Broker Fee: \$ \_\_\_\_\_ ( \_\_\_\_\_ %) of the principal balance of the loan obtained.

Processing Fee: \$ \_\_\_\_\_

Origination Fee: \$ \_\_\_\_\_

Other: \$ \_\_\_\_\_

Other: \$ \_\_\_\_\_

**TOTAL BROKER COMPENSATION: \$ \_\_\_\_\_**

**Loan Brokerage Agreement**  
(Title 4 CSR 140-30.080(1))

**UPON REQUEST A COPY OF THE FOLLOWING AGREEMENT SHALL BE MADE AVAILABLE TO  
THE BORROWER OR THE BORROWER'S ATTORNEY FOR REVIEW PRIOR TO SIGNING**

1. The Borrower grants to the Broker exclusive right to negotiate a mortgage loan on behalf of the Borrower with the lenders which have correspondent agreements with Broker for the Term of Agreement.
2. The Borrower agrees to complete all information and to provide all information requested by the Broker or lender in order to complete the Borrower's application for a mortgage loan.
3. The Broker agrees to exert their best efforts to obtain a mortgage loan commitment for the Borrower.
4. The Borrower agrees to pay the Broker, at the time of application, certain costs of the application which may include reimbursement to third parties for costs such as credit reports and appraisals as set forth in a separate Good Faith Estimate provided to the Borrower. The estimate of costs and the actual costs could be affected by conditions which may include, but are not limited to, an appraised value different from that estimated by the Borrower or credit obligations which the Borrower fails to report. Borrower agrees to pay other reasonable costs of the Broker in connection with the mortgage application.
5. At the time the Broker obtains a mortgage loan commitment, the Borrower agrees to pay the Loan Fee to the Broker for obtaining the mortgage loan commitment. **THE LOAN FEE IS AN OBLIGATION OF BORROWER UPON COMMITMENT, AND SHALL BE PAID AT THE TIME OF THE LOAN CLOSING OR OUT OF LOAN PROCEEDS.**
6. Once a mortgage loan commitment has been obtained, if the Borrower withdraws the application or has made material misrepresentations on the loan application or failed to provide necessary documentation for loan processing or closing, the Broker may keep all costs that have been paid by the Borrower, may collect any loan fees due and recover any additional actual costs that it has incurred, including but not limited to reasonable attorneys' fees for enforcing its rights under this Agreement.
7. The Broker agrees to provide to the borrower a Truth-in-Lending Disclosure, transfer of servicing documents, good faith estimates of closing costs, and all other documents required by state or federal law. The documents are to be provided and signed by the Borrower within three (3) days of the application.
8. The Borrower authorizes the release of any and all credit information to the Broker, its agents or lenders with which the Broker has correspondent agreements. The Broker will verify the credit, employment and deposit accounts listed on the original loan application. If that information varies significantly, it may materially affect the amount of the loan (due to details which could not be known by the Broker at the time of execution of this Agreement) including but not limited to: appraised value of the Property, undisclosed credit obligation, a change in financial circumstances, or a change in available loan programs which may result in the voiding of this Agreement. Upon completion of all verifications and the Property appraisal, the Broker will submit the application information to one or more lenders for their consideration to grant a loan commitment.

10. This Brokerage Agreement is the only agreement between the Borrower and the Broker, except for a Rate-Lock Fee Agreement in accordance with 4 CSR 140-30.110.

**Brokerage Disclosure Statement**  
(Title 4 CSR 140-30.080 (2))

The Borrower acknowledges by signing below that they understand the following:

1. The Broker does not make loans.
2. Actual funds are provided by another entity, which may affect availability of funds.
3. Name(s) in which Broker has operated under during preceding ten (10) years:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

4. Name(s) of any parent or affiliated companies:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

5. Broker is a:  Individual  Corporation  
 Partnership  Association

6. The Broker:  Brokers loans to only one (1) entity.  
 Brokers loans to more than one (1) entity.

**THE UNDERSIGNED APPLICANT HAS READ AND UNDERSTANDS THE ABOVE  
BROKERAGE DISCLOSURE STATEMENT OR HAS HAD THE CONTENTS EXPLAINED BY  
SOMEONE NOT CONNECTED WITH THE BROKER,**

The undersigned Borrower has read and acknowledged receipt of the **Loan Brokerage Fee Agreement** and the **Loan Brokerage Disclosure Statement**. This Agreement has been executed on the same date written below by the Borrower and the **Broker**.

\_\_\_\_\_  
Borrower Date Borrower Date

BROKER:

BY: \_\_\_\_\_  
Its Authorized Representative Date