

**DISCLOSURE OF REQUIRED SERVICE PROVIDERS**

**(Attachment To Good Faith Estimate)**

"Lender" requires the use of the following settlement service providers in connection with your loan. The estimated costs for these services shown on the attached Good Faith Estimate are based on the charges of these providers.

- a. **Line 803 - Appraisal.** Appraisals are conducted either by lender's internal staff or by independent appraisers chosen by lender from its approved list. The cost for either an internal or an independent appraisal ranges from \$300.00 to \$1000.00 depending on the complexity of the assignment such as multi-family units, use of the property and/or value. Lender uses many approved independent appraisers on a regular basis but has no other business relationship with any of them. If your appraisal is performed by our internal staff, Chevy Chase Bank, F.S.B., they may be reached at:

**CHEVY CHASE BANK, F.S.B., Appraisal Department**  
7501 Wisconsin Avenue, 8th Floor  
Bethesda, Maryland 20814  
(240) 497-7914

- b. **Line 804 - Credit Report.** Credit reports are obtained from various credit reporting agencies chosen by lender from its approved list. The cost for credit reports ranges from \$18.00 to \$60.00 per credit report per borrower. Lender uses its approved credit reporting agencies on a regular basis but has not other business relationship with any of them.

- c. **Line 810 - Tax Service Fee.** Tax service is obtained through:

**FIRST AMERICAN REAL ESTATE TAX SERVICE**  
486 Thomas Jones Way  
Suite 150  
Exton, PA 19341  
Phone: 800-229-3477

Lender utilizes this provider on a regular basis, but has no other business relationship with them. The cost of this service is dependent upon the loan amount as follows:

up to \$499,999                      Fee is \$72.00

For each additional \$100,000 in loan amount over \$500,000, there will be an additional \$10.00 added to the fee as shown.

- d. **Line 902 - Mortgage insurance.** Mortgage Insurance is obtained through one of the following providers:

**PMI MORTGAGE INSURANCE CO.**  
3975 Fair Ridge Drive, Suite 450  
Fairfax, Virginia 22033  
Phone: 703-934-6352

**RADIAN GUARANTY, INC.**  
6060 J. A. Jones Dr., #310  
Charlotte, N. C.  
Phone: (800) 381-0592

**UNITED GUARANTY RESIDENTIAL INSURANCE COMPANY**  
11320 Random Hills Road, #250  
Fairfax, VA 22033

**MORTGAGE GUARANTY INSURANCE CORPORATION**  
12150 Monument Drive, Suite 720  
Fairfax, Virginia 22033  
Phone: 703-385-9300

Lender utilizes these providers on a regular basis, but has no other business relationship with them. The cost of Mortgage Insurance varies depending on loan type, amount of coverage, term and down payment. If you choose the Annual Premium Plan, the cost of this service on a \$100,000 loan can vary from \$155.00 to \$1750.00 payable at closing and an additional monthly premium of \$13.33 to \$74.16. If you choose the Monthly Premium Plan, the cost of this service on a \$100,000 loan can vary from \$15.83 to \$76.67 per month.

- e. **Line 1304 - Flood Certification Fee.** Flood insurance certification is obtained through:

**FIRST AMERICAN FLOOD DATA SERVICES, INCORPORATED**  
11902 Burnet Road, Suite 400  
Austin, Texas 78758-2902  
Phone: (800) 447-1772

Lender utilizes these providers on a regular basis, but has no other business relationship with them. The cost of this service is \$15.00 per certification up to \$500,000 loan amount, plus an additional \$10.00 for each \$100,000 or portion thereof in excess of \$500,000.

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