



2452 S. Bascom Avenue #185, Campbell, CA 95008  
Office: (408) 402-5770 Fax: (408) 402-5771

### Attention Borrower:

- Affinity Mortgage is providing you a NO POINT LOAN. By signing you are acknowledging that you requested this NO POINT LOAN and understand that the lender requires that you make six (6) monthly payments before you pay off your loan in order for them to pay any portion of your closing costs.
- Our lender is paying the costs associated with your loan. If you pay off your loan before you have made six (6) consecutive monthly payments, you agree to reimburse the lender for all fees paid on your behalf at the lenders request.
- You can avoid being charged this penalty by not paying off your loan before you have made at least six (6) monthly payments.
- You understand and acknowledge that you agree not to refinance or otherwise pay your loan in full for at least six (6) months or before you have made six (6) consecutive monthly payments.
- You can also avoid this penalty by paying your closing costs, points and/or origination fees.

By signing below, you are acknowledging you fully understand this document and are in agreement with the aforementioned.

\_\_\_\_\_  
Borrower

\_\_\_\_\_  
Borrower