

Mortgage Origination Fee Explanation

Dear [Borrower's Name],

Thank you for choosing [Lender's Name] for your mortgage needs. As part of your loan process, we would like to explain the mortgage origination fee associated with your loan application.

The mortgage origination fee is a charge for evaluating and preparing your mortgage loan. This fee typically covers the processing of your loan application, underwriting, and other administrative costs. It is usually expressed as a percentage of the total loan amount.

For your loan, the origination fee is [insert fee amount or percentage], which is competitive within the current market. This fee is payable at closing and is included in your closing costs.

If you have any questions or need further clarification about this fee or the loan process, please do not hesitate to contact us at [Lender's Contact Information]. We are here to assist you.

Sincerely,

[Your Name]

[Your Title]

[Lender's Name]

[Contact Information]