

# Mortgage Origination Fee Terms

Date: [Insert Date]

To: [Borrower's Name]  
[Borrower's Address]  
[City, State, Zip Code]

Dear [Borrower's Name],

Congratulations on taking the first steps towards homeownership! We are excited to assist you in your mortgage journey. This letter outlines the mortgage origination fee terms for your loan application.

## Origination Fee Overview

The mortgage origination fee is typically a percentage of the total loan amount and covers the costs associated with processing your loan application. For your loan, the origination fee is set at [X]% of the loan amount.

## Total Loan Amount

Your anticipated loan amount is \$[Loan Amount]. Therefore, the origination fee will be:

Origination Fee = [X]% x \$[Loan Amount] = \$[Origination Fee]

## Payment Terms

This fee will be due at closing and can be included in your overall closing costs. You may also choose to roll this fee into your mortgage amount, depending on your lender's policies.

## Conclusion

We look forward to helping you achieve your dream of homeownership!

Sincerely,  
[Your Name]  
[Your Title]  
[Company Name]  
[Company Address]  
[City, State, Zip Code]  
[Phone Number]  
[Email Address]