

**RCW 31.04.293 Residential mortgage loan modification services—
Written disclosure summary—Limitation on fees—Rules.** (1) In addition to any other requirements under federal or state law, an advance fee may not be collected for residential mortgage loan modification services.

(2) A written disclosure summary of all material terms of the services to be provided must be provided to the borrower.

(3) The department shall adopt by rule a model written disclosure summary, and any other rules necessary to implement this section. This may include, but is not limited to, usual and customary fees for residential mortgage loan modification services. [2013 c 29 § 11; 2010 c 35 § 10.]