

**RCW 19.146.353 Residential mortgage loan modification services—  
Written fee agreement—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 unless a written disclosure summary of all material terms, in the format adopted by the department under subsection (2) of this section, has been provided to the borrower.

(2) The department shall adopt by rule a model written fee agreement, 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. [2010 c 35 s 16.]

**Effective date—2010 c 35:** See RCW 31.04.904.