

# Affiliate Certificate

<b>Borrower Name:</b> _____	<b>Investor Loan Number:</b> _____										
<b>Mini-Correspondent Lender NMLS ID#:</b> _____											
<b>Mini-Correspondent Lender Name:</b> _____											
<b>Mini-Correspondent Lender Address:</b> _____											
<b>Certification Completion Date:</b> _____											
<b>Affiliated Business Relationship Information:</b>											
Were any of the points and fees paid to an affiliate of the lender <b>on this transaction</b> ? _____ Yes _____ No											
If Yes, list names of affiliates paid in association with this transaction below:											
Affiliate Company Name _____	<b>Paid By/ Paid To Key</b> <table border="1" style="width: 100%; border-collapse: collapse;"><tr><td style="width: 20px; text-align: center;">B</td><td>Borrower</td></tr><tr><td style="text-align: center;">L</td><td>Lender</td></tr><tr><td style="text-align: center;">A</td><td>Affiliate</td></tr><tr><td style="text-align: center;">3</td><td>3rd Party</td></tr><tr><td style="text-align: center;">S</td><td>Seller</td></tr></table>	B	Borrower	L	Lender	A	Affiliate	3	3rd Party	S	Seller
B		Borrower									
L		Lender									
A		Affiliate									
3		3rd Party									
S		Seller									
Affiliate Company Name _____											
Affiliate Company Name _____											
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Affiliate Company Name _____											
<b>Summary:</b>											
Total Fees Paid to Lender _____	Amount of PPP included in Fees _____										
Total Fees Paid to Affiliate _____	Amount of PPP included in Fees _____										
Total Fees POC _____	Total Fees Excluded from HOEPA/QM Test _____										
Total Fees Paid By Lender/ Seller (credits) _____	Total Loan Amount _____										
	HOEPA APR _____										
<b>Mini-Correspondent Lender Certifies That: PLEASE CHECK ONE BELOW:</b>											
There were no fees and/or charges paid to an "affiliate" (as defined below) on this transaction as represented on this <b>Points &amp; Fees Worksheet</b> .											
There were fees and/or charges paid to an "affiliate" (as defined below) on this transaction as represented on this <b>Points &amp; Fees Worksheet</b> .											
Definition of Affiliate: Affiliate means any company that controls, is controlled by, or is under common control with another company, as set forth in the Bank Holding Company Act of 1956 (12 USC 1841 et seq.). The Bank Holdings Company Act defines "control" as (i) direct or indirect ownership, control or power to vote 25% or more of any class of voting securities of a company, (ii) control in any manner over the election of a majority of directors or trustees of a company, or (iii) a determination by the Federal Reserve (for these purposes, the Consumer Financial Protection Bureau) that a company directly or indirectly exercises a controlling influence over the management and policies of the company. For purposes of determining "control" for section (iii) above, you should consider the totality of circumstances to determine if an affiliate relationship exists based on common control over management and policies.											
<b>Mini-Correspondent Lender Points &amp; Fees Worksheet General Certifications:</b>											
1. The affiliate companies identified in this Points and Fees Worksheet and this certification section are the only affiliated business companies of the Mini-Correspondent Lender as of the Certification Completion Date stated above.											
2. This Points and Fees Worksheet and the associated certifications <b>made</b> were fully completed by authorized signer(s) of the Mini-Correspondent Lender. The information in this Points and Fees Worksheet and the associated certifications <b>made</b> can be fully relied upon by MB Financial Bank's Mortgage Division in all respects, is accurate in all respects, and contains no intentional misrepresentation of fact.											
3. The certifications by the Mini-Correspondent Lender as to this transaction are covenants, representations and warranties of the correspondent lender provided to MB Financial Bank's Mortgage Division, and are incorporated into the Mini-Correspondent Agreement, effective as of Certification Completion Date stated above.											
4. If any information, statement and/or representation made in this Points and Fees Worksheet by the Mini-Correspondent Lender is untrue in any respect, then such untrue information, statement and/or representation shall be considered a breach of the correspondent lender's Mini-Correspondent Agreement.											
5. Mini-Correspondent Lender further certifies to us that it ___ used an in-house or staff appraiser or ___ did not use an in-house or staff appraiser to complete the appraisal or valuation report on this transaction. <b>PLEASE CHECK ONE.</b>											
_____ Name, Title, & Mini-Correspondent Name	_____ Signature										