

Mortgage Broker and Loan Officer Compensation Attestation

Mortgage Broker Company Name

Broker of Record Name

Loan Officer Name Loan No

Applicant(s)

Property

Street Number and Name

City, State and Zip

By signing below, the above named Mortgage Broker and Loan Officer warrants and represents that: (Check all appropriate boxes)

LENDER PAID COMPENSATION:: Neither I/we, nor any affiliated company, **have charged or collected** any fees or compensation, including but not limited to, origination fees, points, application fees, processing fees, or fees paid ☐ to an affiliate, from the Borrower(s) and will not charge or collect any fees or other compensation even after the closing of the loan. The only compensation as defined by Truth-in-Lending Act and Regulation Z ("TILA") that will or has been paid to me/us is from the lender.

BORROWER PAID COMPENSATION: I/we and any affiliate company negotiated fees and other compensation directly with the Borrower(s) and have **charged and collected, or will charge and collect** my/our compensation, including but not limited to origination fees, prints, application fees, processing fees, and fees paid to an affiliate from ☐ the Borrower(s). I/we have not and will not receive any compensation from the lender.

In addition, I/we will pay my/our loan originating employee(s) on this file in the form of a salary, hourly wage, or other model compliance³ with TILA and other laws. No commission was or will be paid to the loan originating employee(s).

Mortgage Broker

Date

Mortgage Loan Originator

Date