

Broker MDIA & RESPA Compliance Certification

Borrower Name:

Co-Borrower Name:

Subject Property Address:

MDIA

Creditor name under which the transaction will close (Check one):

☐ Franklin American Mortgage Company

☐ The broker *

☐ Emerging Mortgage Banker (EMB) *

*I certify that I am authorized/licensed to act as a lender in this transaction. Additionally, I certify the initial TIL disclosure was supplied by us and we will re-disclose as required under MDIA.

Certification (Select one):

☐ I hereby certify this application to be in compliance with the Truth-in-Lending Act/Regulation Z requirements including, but not limited to, the requirement that NO FEE HAS BEEN OR WILL BE COLLECTED (other than the actual credit report fee) until the borrower (s) have received the initial disclosures.

☐ **The subject application was previously denied or withdrawn.** I hereby certify that, in compliance with the Truth-in-Lending Act/Regulation Z requirements, no additional fees will be imposed or collected until the borrower (s) have received the initial disclosures.

RESPA

☐ I hereby certify this application to be in compliance with the Real Estate Settlement Procedures Act (RESPA) as outlined in the FAMC RESPA Policy.

☐ I hereby certify this application is a first lien purchase money transaction which requires the HUD Settlement Information Booklet and that the booklet was provided to the borrower within three days of the application.

Authorized Signature for Broker

Date