

Affiliate Business Relationship Certification

Loan Number: _____

Borrower Name: _____

Mortgage Wholesale Client NMLS ID#: _____

Mortgage Wholesale Client Name: _____

Mortgage Wholesale Client Address: _____

Certification Completion Date: _____

- ☐ I do not have any "affiliate(s)" (as defined below)
- ☐ I have one or more "affiliate(s)", and for your records have listed all of our "affiliate(s)" in the chart below under "Name of Affiliate Company" and have indicated in the second column the applicable type of affiliate fee or charge. For this transaction, there are no fees and/or charges paid to or retained by an "affiliate".
- ☐ There are fees and/or charges paid to or retained by an "affiliate" on this transaction, as represented below.

Name of Affiliate Company	Type of Affiliate Fee or Charge if applicable to this transaction	Amount of Fee or Charge Paid if applicable to this transaction

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 Holding 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 Board (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 the circumstances to determine if an affiliate relationship exists based on common control over management and policies.

I certify that:

1. The legal entities identified in this Affiliate Business Relationship Certification are the only affiliated business entities of the mortgage broker (as identified above) as of the Certification Completion Date stated above.
2. This certification by mortgage broker (as identified above), as to this transaction, is a covenant, representation and warranty of the mortgage broker, and is incorporated into the respective Wholesale Lending Agreement, effective as of Certification Completion Date stated above.
3. This certification is fully completed by authorized signer(s) of the mortgage broker; the information can be relied upon by Cole Taylor Bank's Mortgage Division, is accurate in all respects and contains no intentional misrepresentation of fact.
4. If any statement or representation made in this Affiliate Business Relationship Certification is untrue in any respect, then such untrue statement or representation shall be considered a breach of the mortgage broker's Wholesale Lending Agreement.

Signature

Name and Title

Signature

Name and Title