

Truth-In-Lending Act ("TILA") Certifications

Directions: Please complete all sections below.

New York Community Bank and its wholly owned subsidiary NYCB Mortgage Company, LLC (hereafter individually and collectively referred to as "NYCB Mortgage") require that all TILs that were disclosed to borrower(s) be provided as part of the closed loan package that is submitted for funding review.

Note: Loans that do not comply with all Reg Z disclosure requirements **will not** be purchased.

Section One: TIL Certifications

Initial Estimated Truth-In-Lending Certification

- ✓ I hereby certify to NYCB Mortgage, that the initial estimated TIL disclosure required by Reg. Z was delivered to the borrower(s) or placed in the mail to the borrower(s) within three business days of borrower(s) mortgage loan application.
- ✓ I hereby certify to NYCB Mortgage that no fee was imposed on the borrower(s), except a reasonable credit report fee, prior to the in-person delivery of the initial estimated TIL disclosure or, in the case of mail delivery, until after midnight of the third business day after mailing of the initial estimated TIL disclosure.
- ✓ I hereby certify to NYCB Mortgage that the required waiting period associated with the initial estimated TIL disclosure under Reg. Z expired prior to consummation of this mortgage loan transaction.

Revised Truth-In-Lending Certifications

- ✓ If a Revised TIL disclosure **WAS warranted under Reg Z:**
 - I hereby certify to NYCB Mortgage that one or both of the following events occurred necessitating disclosure of a revised TIL as required by Reg. Z:
 - The actual APR associated with the mortgage loan increased by at least 1/8 of 1 percent from the APR previously disclosed, and/or some change defined under Reg. Z as requiring a Revised TIL disclosure occurred.
 - The revised TIL disclosure was delivered or mailed to the borrower(s) in accordance with Reg. Z requirements.
 - I also certify to NYCB Mortgage that waiting period associated with a revised TIL disclosure under Reg. Z expired prior to consummation of this mortgage loan transaction and no subsequent redisclosure was warranted under Reg. Z.

Section Two: List of all Truth-In-Lending Disclosures Delivered to Borrowers

Initial Truth-In-Lending Date:
Revised Truth-In-Lending Date (If applicable):
Revised Truth-In-Lending Date (If applicable):
Revised Truth-In-Lending Date (If applicable):
Revised Truth-In-Lending Date (If applicable):
Revised Truth-In-Lending Date (If applicable):
Revised Truth-In-Lending Date (If applicable):

Section Three: Please enter requested information and sign below

NYCB Mortgage Loan No:	Signed:
Borrower Name(s):	By:
	Client Representative Name (Print or Type Name)
Property Address:	Title:
	Date: