

Good Faith Estimate ("GFE") Certifications

Correspondent Clients Only

By submitting the attached Good Faith Estimates (GFEs) to New York Community Bank and its subsidiary, NYCB Mortgage Company, LLC ("NYCB Mortgage"), I and my company are certifying the following:

1. The Initial GFE was delivered to the borrower(s) or placed in the mail to the borrower(s) within three (3) business days of the mortgage loan application.
 - We further certify that no fee was imposed on the borrower(s), except a reasonable credit report fee, prior to the in-person delivery of the initial GFE or, in the case of mail delivery, until after midnight of the third business day after mailing of the initial GFE.
2. All Revised GFEs that were created due to a valid changed circumstance as defined by RESPA, were delivered to the borrower(s) or placed in the mail to the borrower(s) within three (3) business days of the changed circumstance.
- **In addition to this form, all supporting documentation for the changed circumstance (s) must be provided.**

List of all Good Faith Estimates Delivered to Borrowers (Please list in date order)
Initial Good Faith Estimate Date:
Revised Good Faith Estimate Date (If applicable):
Revised Good Faith Estimate Date (If applicable):
Revised Good Faith Estimate Date (If applicable):
Revised Good Faith Estimate Date (If applicable):
Revised Good Faith Estimate Date (If applicable):
Revised Good Faith Estimate Date (If applicable):
Revised Good Faith Estimate Date (If applicable):

NYCB Mortgage Loan No: _____

Borrower Name(s): _____

Property Address: _____

Signed: _____

By: _____

Client Representative Name (Print or Type Name)

Title: _____

Date: _____