Broker Certification Form

Instructions

This form must be completed and signed by the Broker and all Borrowers and submitted with the Loan Estimate to InterFirst Mortgage Company ("IMC"). The Borrowers should retain a copy of this completed form.

LOAN INFORMATION

Broker Name: _____

Borrower Name(s): _____   _____

_____   _____

Property Address: _____

City: _____   **State:** _____   **Zip:** _____

APPLICATION DATE

___ /____/___ Enter the application date, which TRID defines as the date on which the following six pieces of information have been obtained (Name, Income, SSN, Property Address, Property Value Estimate, and Loan Amount)

BROKER CERTIFICATION (REQUIRED ON ALL LOANS)

____ Initial Loan Estimate, provided with this application, is the only Loan Estimate delivered to the Borrower(s) related to this application. If any subsequent Loan Estimate(s) has/have been disclosed to the Borrower(s) on this application, it/they are included, along with a valid change in circumstance form(s) for each subsequent Loan Estimate(s) issued to the Borrower(s).

____ I/we have complied with all applicable local, state and federal regulations related to the delivery of required disclosures. All required disclosures have been delivered or presented in a timely fashion (ex: the Initial Loan Estimate was delivered or placed in the mail no later than the third business day after receiving the consumer's application – as calculated by the Application Date set forth above, when required).

____ All state disclosures relating to the application and required to be delivered on or prior to today's date were delivered to the Borrower(s).

____ No fees or charges in connection with the loan have been paid to or retained by, or will be paid to or retained by, any affiliate of the undersigned Broker. If not checked, please complete entire section below for all services of your affiliate(s).

Service Type	Affiliate Name	Total Fee Charge	Amount Retained

EMAIL ADDRESS

Please provide your preferred e-mail address in the space listed below. IMC will send required disclosures to the Borrower(s) electronically via a Secure Document Exchange Server. Borrowers who do not wish to receive disclosures electronically should not provide an e-mail address. If a Borrower decides later that he/she does not want to receive disclosures electronically, he/she can simply ignore the email sent and IMC will mail paper disclosures.

Broker Certification Form *(Cont.)*

Borrower 1

Email Address: _____

Name (associated with the email address provided): _____

Borrower 2

Email Address: _____

Name (associated with the email address provided): _____

Non-Borrowing Entity 1

Email Address: _____

Name (associated with the email address provided): _____

Non-Borrowing Entity 2

Email Address: _____

Name (associated with the email address provided): _____

A Non-Borrowing Entity (anyone with an ownership interest in the property, such as a non-borrowing spouse or a non-borrowing co-owner, or someone who has the right to rescind the transaction)

ADDITIONAL REQUIRED DISCLOSURES (AS APPLICABLE)

In addition to other required disclosures, the undersigned Broker certifies that the following disclosures were provided to the Borrower(s): *(Mark all that apply)*.

- _____ **Purchase Loans:** Your Home Loan Toolkit within three business days of receipt of the Borrowers' application by the Broker from the Borrowers
- _____ **ARM Loans:** CHARM booklet (Consumer Handbook on Adjustable-Rate Mortgages), within three business days of receipt of the Borrowers' application by the Broker from the Borrowers

CERTIFICATION (REQUIRED ON ALL LOANS)

Borrower(s)

Borrower(s) certify that they have received one copy of this completed form and that the Broker certifications are true and correct.

Borrower Signature 1: _____   **Date:** _____

Borrower Print Name: _____

Borrower Signature 2: _____   **Date:** _____

Borrower Print Name: _____

Borrower Signature 3: _____   **Date:** _____

Borrower Print Name: _____

Borrower Signature 4: _____   **Date:** _____

Borrower Print Name: _____

Broker Certification Form *(Cont.)*

CERTIFICATION (REQUIRED ON ALL LOANS) *(Cont.)*

Broker

The undersigned Broker certifies that the above Broker certifications are true and correct. The undersigned Broker further certifies that all compensation paid by the Broker to its employees complies with all federal and state restrictions.

Broker Signature: _____   **Date:** _____

Broker Print Name: _____