



Marti Loan ID: \_\_\_\_\_  
Borrower Name: \_\_\_\_\_

**BROKER'S CERTIFICATION**

I, \_\_\_\_\_, hereby certify the following:

1 Pursuant to various federal regulations including the Truth in Lending Act (TILA) including the Mortgage Disclosure Improvement Act (MDIA) and the Appraiser Independence Requirements [Regulation Z]; the Real Estate Settlement Procedures Act (RESPA) [Regulation X], and any other regulations, as applicable: no fees of any kind other than a bona fide and reasonable credit report fee (if any) have been charged to or collected from the borrower by me or any employee or agent of the undersigned prior to the borrower's receipt of the initial disclosures from our company.

2 Any credit application that I, or any employee or agent of the undersigned, have previously submitted to other Creditors on behalf of the borrower have either been denied or withdrawn in accordance with applicable law.

3 Any fee, other than a bona fide and reasonable credit report fee, that is paid outside of closing must be accompanied with a paid receipt dated no earlier than 3 days after the initial disclosures were sent by our company.

4 I have fully complied with TILA [Regulation Z], RESPA [Regulation X], and all other applicable laws, regulations, and guidelines in providing mortgage brokerage services in connection with this loan transaction.

5 If the Appraiser Independence Requirements are applicable to this loan transaction, I certify that I had no role in selecting, retaining, influencing, or compensating the individual appraiser pursuant to the Appraiser Independence Requirements. Further, I had no substantive communications with an appraiser or appraisal management company relating to or having an impact on valuation. In addition, I have fully complied with the Appraiser Independence Requirements (and corresponding FAQs issued by any Agency or Regulatory Body), in providing mortgage brokerage services in connection with this loan transaction.

TPO Number: \_\_\_\_\_

Company Name: \_\_\_\_\_

By: \_\_\_\_\_

Name: \_\_\_\_\_

Title: \_\_\_\_\_

Date: \_\_\_\_\_