



first community mortgage



Loan Originator/Business Partner Certification for Compliance

The undersigned (Loan Originator/Broker) hereby certifies compliance with the following applicable lending rules and regulations. **(Check all that apply):**

- 1a) The Loan Estimate (LE) was provided to the applicant within three (3) business days of the date the Loan Originator obtained a mortgage loan application as defined by the TILA-RESPA Integrated Disclosure Rule (TRID). The applicant has confirmed receipt of the LE either verbally or on a separate confirmation form.
 - 1b) If the LE was mailed, it was mailed on _____ and the applicant is presumed to receive the LE on _____.
- 2) The applicant has expressed verbal or written 'Intent to Proceed' with the transaction disclosed on the Loan Estimate. If verbal, date Intent to Proceed was provided: _____.
- 3) The Loan Originator did not collect any fees and the applicant did not incur and/or was not charged any fees in connection to the subject loan, other than a bona fide credit report fee, until the LE was received by the applicant and the applicants Intent to Proceed was provided and documented by the Loan Originator.
- 4) If the credit report was pulled prior to the date of the signed loan application (1003) or borrower's authorization, the Loan Originator certifies that the applicant(s) provided verbal authorization to pull and review a full credit report on _____ (date).
- 5) The FACT ACT/Risk Based pricing credit score disclosure has been provided to the borrower(s) and a copy has been provided to the lender.

Purchase Loans Only:

- CFPB booklet "Your Home Loan Toolkit" was provided to the applicant at application.

Adjustable Rate Mortgage (ARM) Loans Only:

- CHARM booklet was provided to the applicant at application.

Applicant Name: _____

Property Address: _____

By indicating above and signing below, you are certifying the information provided to be true and valid.

Certification

Company Name: _____

Name of Originator: _____

Signature: _____ Date: _____

This certification may be used to verify timely delivery and receipt of the LE if not signed and dated by applicant within 3 days of Loan Originator application/interview date. This certification may be used in place of the applicants written confirmation of their Intent to Proceed as well as confirmation the applicant received the Home Loan Tool Kit and/or CHARM booklet within 3 days of loan application.