



Emerging Banker Certification

Borrower Name: _____

Subject Property Address: _____

Safe Harbor Certification

Emerging Banker acknowledges the borrower was presented sufficient information to satisfy the safe harbor (anti-steering) provision of the Dodd-Frank Act which includes loan options for each type of transaction in which Borrower(s) expressed an interest and that the loan options included a loan with the lowest interest rate, a loan with the lowest interest rate and which does not contain any risky features, and a loan with the lowest total dollar amount of origination points/fees and discount points. The loan options presented to the Borrower must be obtained from a significant number of lenders with which Emerging Banker regularly does business and for each option presented, the Emerging Banker had a good faith belief that the borrower(s) would likely qualify for the loan presented.

Fee Certification

No fees of any kind other than a reasonable credit report fee (not to exceed the actual cost of the credit report) 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 Loan Estimate (LE), prepared by either the Emerging Banker and the Emerging Banker's receipt of the Borrower's signed Intent to Proceed (as required under TILA - Regulation Z).

TRID Certifications

Application - Check One

Emerging Banker acknowledges that it did receive all six (6) items that define an Application at the time the Borrower signed the 1003 (URLA).

Emerging Banker acknowledges that it did **NOT** receive all six (6) items that define an Application at the time the Borrower signed the 1003 (URLA). The date that all (6) items were received is: _____

Initial Loan Estimate (LE), Home Loan Toolkit and Electronic Delivery

Emerging Banker acknowledges that the borrower (s):

1. Have been provided with an Initial Loan Estimate and Home Loan Toolkit within (3) general business days of the Emerging Banker's receipt of the Application (6 items);
2. Have confirmed receipt of the Initial Loan Estimate;
3. Have indicated their Intent to Proceed with the mortgage transaction in writing; and

4. Pursuant to the Electronic Signatures Act, have affirmatively consented to the use of electronic records and signatures (electronic delivery/receipt) on (date) _____, which is prior to any disclosures delivered having been delivered or signatures captured.

Revised Loan Estimate (LE)

Emerging Banker acknowledges that for each Change of Circumstance listed below, the borrower was provided with a revised LE within (3) general business days of the Emerging Banker’s receipt of the information. Please attach a copy of all revised LEs listed.

Type of COC	Date	Description
Borrower Requested Change		
Interest Rate Lock (provide)		
Other		

Acknowledgement

Emerging Banker has fully complied with TILA and its implementing Regulation Z as updated (including the August 1, 2015 TILA-RESPA Integrated Disclosures requirements), RESPA and its implementing Regulation X, and all other applicable laws, regulations, and guidelines in providing mortgage services in connection with this loan transaction.

Emerging Banker Name - Company

Authorized Individual – Print Name

Title

Signature Date