



Loan #

Borrower name:

### BROKER'S CERTIFICATION

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

1 Pursuant to the federal Truth in Lending Act's (TILA) implementing Regulation Z, and the federal Real Estate Settlement Procedures Act's (RESPA) implementing Regulation X – as well as the Home Valuation Code of Conduct (HVCC), 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 USA Direct Funding, as required under Regulation Z and Regulation X.

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of the undersigned, have previously submitted to other Creditors on behalf of the borrower have either been denied or withdrawn in accordance with applicable law, unless no fee other than a bona fide and reasonable credit report fee was charged to the borrower in connection with the application or a loan was extended to the borrower pursuant to the application.

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 sent by USA Direct Funding.

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

5 If the HVCC is applicable to this loan transaction, I certify that I had no role in selecting, retaining, influencing, or compensating the individual appraiser pursuant to the HVCC. 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 HVCC (and corresponding FAQs issued by Fannie Mae and Freddie Mac), in providing mortgage brokerage services in connection with this loan transaction.

Brokerage: \_\_\_\_\_

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

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

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

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