

Loan Submission Form
All sections must be complete
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CERTIFICATION AND ACKNOWLEDGEMENT

Third Party Originator ("TPO"), thereby certifies that 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 Loan Estimate ("LE") and borrower's indication of Intent to Proceed, as required under the Integrated Mortgage Disclosure rule under The Real Estate Settlement Procedures Act (Regulation Z) and The Truth-In-Lending Act (Regulation X). Mid-Island Mortgage Corp. requires the Intent to Proceed to be in writing. Verbal communication will not be accepted.

TPO has fully complied with the Integrated Mortgage Disclosure Rule ("TRID"), TILA and its implementing Regulation Z, Real Estate Settlement Procedures Act (hereinafter "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.

TPO is responsible for delivering the initial LE or placing it in the mail no later than three specific business days after of receipt of an application as required by RESPA guidelines. See below for RESPA definition of an application. TPO's initial LE to the borrower (included with this loan submission) will be the BINDING LE. Except in certain circumstances where there are 'changed circumstances' associated with the loan, Mid-Island Mortgage Corp. will be bound to the fees disclosed on the initial LE. TPO's initial LE must disclose complete and accurate fees including all charges typically paid by the borrower regardless of whether the charges will be paid by the borrower, the seller or other party.

In the event of a valid changed circumstance, the TPO must **immediately** notify (within 1 business day) Mid-Island Mortgage Corp. of the change. Mid-Island Mortgage Corp. will be responsible for re-disclosing (issuing a revised LE) if a valid changed circumstance occurs. TPO must not re-issue an LE any time after the initial LE has been submitted to Mid-Island Mortgage Corp. In the event of the failure of the TPO to notify Mid-Island Mortgage Corp. of a valid changed circumstance in the requested time frame, the change circumstance will not be accepted and the fee will remain as originally disclosed.

The undersigned certifies that the following documents were delivered or placed in the mail to the Borrower within 3 specific business days after the application date:

- Loan Estimate
- Settlement Service Providers List
- Your Home Loan Toolkit

The undersigned agrees that this loan submission has been completed based on the borrower's request and that all fees listed on this form and the initial LE included with this submission are accurate.

Applicant Selected Services

Please check all services the applicant chose from TPO's list of service providers. In addition, please attach TPO's list of service providers and **the appropriate settlement service fee sheet** (i.e. - title bill) for this particular transaction.

- Title Services Pest Survey (Mid-Island requires surveys on all transactions)

TPO acknowledges that the borrower(s) was not permitted to shop for services if no list of service providers is provided to Mid-Island Mortgage.

In accordance with the Loan Originator Compensation rules (Section 226.36 of the Truth in Lending Act), TPO hereby attests and certifies on behalf of itself and any and all loan originators employed by TPO, the following:

- Compensation will not be based on terms or conditions of the loan;
- No Consumer will be steered into a product or program on the basis of increased compensation; and
- * When compensation is collected from the Consumer, TPO will maintain compensation policies and procedures that comply with the requirements for paying loan originators.

RESPA Definition of an Application – receipt of these 6 items triggers the requirement to provide a Loan Estimate

- Address
- Loan Amount
- Income
- Estimated Property Value
- Name
- Social Security number to run a credit report

Understood and Agreed to by an Authorized Representative of:		(TPO Name - Company)	
Name:	Title:	Date:	

Authorized Signature

The loan submission form will be considered incomplete and unacceptable without the signature of an authorized representative of your company.