

Certification

By signing below, I certify that, if I received the application from the borrower named in the attached Mortgage Broker Fee Agreement ("Borrower") on or after July 30, 2009, I have not charged and will not charge the Borrower, any fee, other than a reasonable credit report fee if one is charged, prior to the Borrower's receipt of initial Truth-in-Lending disclosures from the mortgage lender.

Broker Name: _____ **By: Signature:** _____

Printed Name: _____ **Date:** _____