

TPO Compensation and Fee Certification

Borrower Name: _____

Subject Property Address: _____

Compensation Certification

Borrower Paid Broker Compensation

Broker acknowledges that only Borrower(s) will be paying broker compensation to the broker and no additional broker compensation associated with this loan has been paid or will be paid to broker by any other party including, but not limited to the lender. Borrower(s) will not pay broker compensation with any portion of any Lender credit for the interest rate chosen, if applicable for this loan.

Lender Paid Broker Compensation

Broker acknowledges that only the lender will pay broker compensation and no broker compensation associated with this loan has been paid or will be paid by borrower to broker or any other third party including, but not limited to the seller in a purchase transaction. The lender paid compensation is subject to the broker's periodic compensation selection in place at the time of the interest rate lock-in.

Safe Harbor Certification

Broker acknowledges the borrower was presented sufficient information to satisfy the safe harbor (anti-steering) provision of the 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 Broker regularly does business and for each option presented, the broker 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 disclosures from Stockton Mortgage Corporation (as required under Regulation Z and Regulation X).

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.

Broker Name - Company

Authorized Individual – Print Name

Title

Signature

Date