



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 Carrington Mortgage Services, LLC (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