



BECOM Agent LOA & Agent LO: How to Complete Agent LOA & LO Certification Disclosure

ALL Agent (LOA and LO) originated referrals to Nations Lending Corporation must include the 'Agent LOA/Agent LO Certification Disclosure' (Anti-Steering Disclosure) no later than when Purchase Agreement is sent to the Nations Lending Loan Originator.

The Agent LOA/Agent LO will complete the Agent Certification Disclosure that must be signed by all borrower(s) and the Agent LOA/Agent LO and send the signed disclosure with the Purchase Agreement to Nations Lending (must be prior to the Loan Originator sending the borrower a Loan Estimate).

Agent LOA/Agent LO Certification Disclosure can be found on the LOOP: [HERE](#)

****If the Agent LOA/Agent LO Certification Disclosure is NOT signed and dated prior to the Nations Lending Loan Originator sending a Loan Estimate to the borrower(s), the Agent LOA/Agent LO will NOT be paid on the transaction****

Completing the Agent LOA/Agent LO Certification Disclosure (template below):

1. Download the fillable PDF from the LOOP: [HERE](#) and save to your desktop
2. Fill in the required information shown below for 1-7.
 1. Applications Name(s)
 2. Property address (enter TBD if the property address is unknown)
 3. Date disclosure provided to the applicant(s)
 4. Loan Number, if known. If unknown, leave as 'TBD'
 5. Enter two other lenders that were presented to the applicant(s) as financing options
 6. Applicant(s) name(s) for borrower 1 and borrower 2 as applicable
 7. Agent's Printed Name
3. All borrowers and the Agent LOA/Agent LO must sign and date the Agent Certification Disclosure. The disclosure must be sent to the Loan Originator once executed to be included with the borrower's application documents. The disclosure can be wet signed or electronically signed by the Agent LOA/Agent LO and Borrowers. (If the disclosure is wet signed Nations Lending will use the date received via email or the date the document was uploaded into our system or record as the executed date).

Quick Tips:

Download the disclosure from the LOOP: [HERE](#) and save it to your computer: Enter the information for #5 and #7 and 'save as' on your computer to use as a quick template for your next buyer(s).

Include the disclosure in the documents that you are already providing your buyer(s). Simply adding this disclosure to your document set ensures you have it on every transaction!

If you have questions, reach out to your Nations Lending Loan Originator or contact Nations Lending Compliance Team: NLCCompliance@nationslending.com

AGENT CERTIFICATION DISCLOSURE

Applicant(s): _____ Date: _____

Property Address: _____ Loan Number: **TBD**

The consumer(s) applicant(s) have expressed interest in obtaining a loan to finance a property purchase transaction in which the undersigned lender's representative also is acting in a capacity as real estate broker.

This certification is being provided to document that, in addition to Nations Lending Corporation, the consumer(s) have been presented with financing options from other lenders as identified below:

_____ Lender #1	_____ Lender #2
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And, after reviewing all presented options, the consumer(s) have elected to obtain financing through Nations Lending Corporation.

In acknowledging this certification, the consumer(s) state that they have read this disclosure in its entirety and had the opportunity to ask any questions or seek counsel prior to signing this disclosure. Signing this disclosure does not obligate the consumer to obtain financing through Nations Lending Corporation. This is not a commitment to lend and final approval of financing is contingent on underwriting approval. The consumer(s) are aware that the representative identified below will be compensated by Nations Lending Corporation for this loan transaction in addition to whatever compensation the individual receives pursuant to a separate agreement as a real estate broker. The consumer(s) acknowledge that they have been presented with the opportunity to review their loan options and are making this choice solely on the basis of loan terms disclosed in writing to them, without any other representations or incentives that have not been disclosed in writing.

Borrower 1 _____ _____ Date: _____	Borrower 2 _____ _____ Date: _____
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Representative Certification

The undersigned certifies that the above-identified applicant(s) have received at least three financing options and have expressed their preference to obtain financing through Nations Lending Corporation. The undersigned further certifies that the applicant(s) have been advised that the undersigned may receive a monetary benefit by having Nations Lending Corporation provide financing for their loan transaction.

Signature: _____

Representative Name: _____

Date: _____

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