

AGENT CERTIFICATION DISCLOSURE

Applicant(s):

Date:

Property Address:

Loan Number: TBD

The consumer 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

And, after reviewing all presented options, the consumers 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

Borrower 2

Date:

Date:

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: _____