

Nations Lending Corporation

Agent Loan Originator

Loan Activity Certificate

Loan File No.:

Borrower Name:

In connection with a loan application submitted to Nations Lending Corporation, the Agent Loan Originator Employee (Agent LO) represents that they performed duties and responsibilities during the application, review, approval, and closing process of this loan as necessary for the transaction, including some or all of the duties included in the following list:

1. Educating the applicant in the home buying and financing process, advise the applicant about the different types of loan products available, and demonstrate how closing costs and monthly payments would vary under each product.
2. Analyzing the applicant's income and debt and pre-qualifying the prospective applicant to determine the maximum loan amount which the prospective applicant may be able to obtain.
3. Taking information from each applicant and completing the application paperwork.
4. Providing loan disclosures to prospective applicants.
5. Providing the applicant(s) with other disclosures required under federal and state law, including the anti-steering disclosure.
6. Collecting financial information (e.g., tax returns, bank statements) and other related documents that are part of the application process, including updated or supplemental materials.
7. Facilitated regular contact between applicants, real estate agents, and Lender between application and closing to apprise them of the status of the application and to gather any additional information as needed.
8. Assisted the applicant in understanding and clearing credit problems.
9. Ordered legal documents.
10. Initiating appraisal orders.
11. Determining whether property is in flood zones or ordering services to make such determination.
12. Requested verifications of employment ("VOE") and verifications of deposits ("VOD").
13. Ordering mortgage and other loan verifications.
14. Initiating property inspections or engineering reports.
15. Participating in the closing transaction for the loan.

By signing below, Agent LO certifies that they performed meaningful services in connection with the loan application submitted to Nations Lending Corporation.

Signature: _____

Name:

NMLS ID:

Date: