



BECOM Agent LO: How to Complete Loan Activity Certificate

ALL Agent LOs must complete the 'Agent Loan Originator Loan Activity Certificate' prior to a loan application moving to 'Clear to Close' status.

The Agent LO must attest that they have performed some or all of the duties outlined in the certificate by executing the Agent Loan Originator Loan Activity Certificate and providing the executed document to the Nations Lending Processor or Loan Originator prior to clear to close.

Agent Loan Originator Loan Activity Certificate can be found on the LOOP: [HERE](#)

****If the 'Nations Lending Corporation Agent Loan Originator Loan Activity Certificate' is required, the executed form must be received prior to the loan application receiving a "clear to close". This form is required for the Agent LO to be compensated as the Agent LO on the transaction. ****

Completing the Agent Loan Originator Loan Activity Certificate:

1. Download the fillable PDF from the LOOP: [HERE](#)
2. Fill in Loan File No (if known), Borrower Name(s), Agent LO's Name, and NMLS ID#
3. Review the certificate and sign/date attesting that you performed duties and responsibilities during the application, review, approval, and closing process on this loan transaction, including some or all of the duties included in the list. The disclosure can be wet signed or electronically signed by the Agent. (If the disclosure is wet signed Nations Lending will use the date received via email or other electronic means or the date the document was uploaded into our system or record as the executed date).
4. Send the certificate to the Nations Lending Loan Originator for the file.



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: