



BROKER CERTIFICATION FOR TRUTH IN LENDING

Loan number: _____

Borrower name: _____

Property address: _____

I hereby certify that we have complied with all the requirements under the Truth in Lending Disclosure Act (Reg. Z) and the Mortgage Disclosure Improvement Act (MDIA), including but not limited to, the requirement that no fee has been collected, other than a bona fide credit report fee, until the borrower receives Acopia's initial Truth in Lending.

Check if applicable:

_____ I hereby certify that the abovementioned loan has been previously withdrawn or denied by another lender. I further certify that no additional fees will be imposed or collected until the borrower receives Acopia's initial Truth in Lending.

Broker signature / Title

Printed name / Date