

(Required for all Adjustable Rate Mortgages and Non-Traditional Mortgage Products)

Broker (Company Name): \_\_\_\_\_

Loan Applicant(s): \_\_\_\_\_

Property Address: \_\_\_\_\_

**Loan Program Applied For (Check All That Apply):**

Product Type	Fixed IO	<input type="checkbox"/>	ARM	<input type="checkbox"/>	ARM IO	<input type="checkbox"/>
Documentation Type	Reduced	<input type="checkbox"/>				
Prepayment Penalty	Yes	<input type="checkbox"/>				

**By signing below, I certify that (check all that apply):**

- I discussed with and made the applicant(s) aware of the availability of Traditional Fixed-Rate loans in addition to ARM loan products. (Must be checked if application is for an ARM loan.)
- I discussed with and made the applicant(s) aware of the availability of Traditional, Amortizing Fixed-Rate loans in addition to loans with Interest-Only features. (Must be checked if application is for an Interest-Only loan.)
- I discussed with and made the applicant(s) aware of the availability of Full Documentation loans in addition to Reduced Documentation loans and that such loans are generally lower cost than Reduced Documentation loans. (Must be checked if application is for a Reduced Documentation loan.)
- I discussed with and made the applicant(s) aware of the availability of loans without prepayment penalties and that there is a pricing benefit for a loan with a prepayment penalty. (Must be checked if application is for a loan with a prepayment penalty.)

**If none of the above apply, this broker certification is not required.**

Name (Print): \_\_\_\_\_

Name (Signature): \_\_\_\_\_

Title: \_\_\_\_\_

Date: \_\_\_\_\_