

Borrower Requested Compensation Change Certification

The undersigned,

_____ (borrower 1 name), _____ (borrower 2 name),

_____ (borrower 3 name), _____ (borrower 4 name),

hereby certify the request that compensation to be paid on the residential mortgage loan for which I have applied, be changed from Lender Paid Compensation to Borrower Paid Compensation.

Signing this form is an acknowledgement that by changing from Lender Paid Compensation to Borrower Paid Compensation, requiring payment of the disclosed compensation amount in cash at closing or to finance the compensation amount into the Loan Amount (this option is allowed for refinance transactions only). Signing this form further acknowledges that this may cause the estimated charges associated with the loan to increase.*

Borrower 1 Signature

Date

Borrower 2 Signature

Date

Borrower 3 Signature

Date

Borrower 4 Signature

Date

**Please note: such estimated charges will be provided to you on a revised disclosure which you will have the opportunity to review prior to consummating the loan transaction.*