No Up Front Fees Certification

CERTIFICATION THAT NO FEES HAVE BEEN COLLECTED EXCEPT AS ALLOWED UNDER REGULATION Z

NOTE: If Mortgage Broker cannot certify the facts below, this application may not be submitted to UnionBank.

On behalf of the Mortgage Broker listed below, I certify that either of the following is true and correct:

- Mortgage Broker has not collected and will not collect any fees (other than a credit report fee), directly or indirectly, in any manner, or through an agent, from the applicant until the mortgage broker has provided the consumer the early disclosures required by Regulation Z and the consumer has provided their intent to proceed with the transaction.

Or,

- Mortgage Broker has submitted this application to another creditor and has collected fees from the applicant in accordance with Regulation Z for that prior submission. Mortgage Broker will not collect any additional fees, directly or indirectly, in any manner, or through an agent, from the applicant until the mortgage broker has provided the consumer the early disclosures required by Regulation Z and the consumer has provided their intent to proceed with the transaction.

___________________________________________                  ________________________________________
Mortgage Broker Company Name Date

Name:______________________________________ By: ______________________________________
(Print Name) (Signature)

Title:_______________________________________
(Print Title)

(This is the signature, printed name, and printed title of person completing the form on behalf of the mortgage company.)