|  |  |
| --- | --- |
| **Date:** |       |
| **Broker Name:** |       |
| **Borrower Name:** |       |
| **Subject Property Address:** |       |
| **City:** |       |  | **State:** |       |  | **Zip:** |  |

CFPB’s Qualified Mortgage Rule requires the fee(s) charged to the applicant by an affiliate of the broker be included in the calculation of the Qualified Mortgage (QM) maximum points and fees.

An affiliate is defined as any company that controls, is controlled by, or is under common control with another company, or anyone with an arrangement with the institution that enables the person to refer settlement business and benefit financially from the referrals.

Below is a detailed itemization of the fee(s) being provided by an affiliated service provider.

|  |  |  |
| --- | --- | --- |
| **Type of Service** | **Service Provider Name** | **Fee Charged to the Borrower** |
|       |       | $       |
|       |       | $        |
|       |       | $       |
|       |       | $       |
| Total Amount of Affiliated Fees Charged to Borrower: | $       |

I hereby certify that I am an authorized representative of the broker submitting this Certification, have direct knowledge of the above, and that all statements are true and correct.

|  |  |  |
| --- | --- | --- |
|  |  |  |
| Signature |  |  | Date |  |
|  |  |  |
| Print Name |  |  | Title |  |