



New Jersey Referring Party/Broker Attestation
Under New Jersey Revised Statutes 45:15-3

Borrower Name: _____
Property Address: _____
Loan Number: _____

By signing below, I affirm that it is my understanding that the mortgage loan transaction identified above is NOT a “residential mortgage loan” as defined under section N.J. Statutes §17:11C-53 and the N.J. Administrative Code §3:15-1.2 because it is not for personal, family, or household purposes.

Further, in connection with this loan application, I affirm and attest that (*check the box that applies*):

I am NOT licensed as a real estate broker in the State of New Jersey. However, I affirm that all of the following apply.

1. Although I may be paid a finder’s fee or other compensation in connection with referring this loan application to the Lender, I have not **offered, attempted or agreed to negotiate a loan secured or to be secured by a mortgage or other encumbrance upon or transfer of any real estate to others**, as provided by NJ Rev Statutes Section 45:15-3.

2. In connection with this mortgage loan application:

- a. I have been provided the Lender’s pricing rate sheet and pricing information, which I have communicated to the Borrower. I have not (i) requested that the Lender match pricing from competitors (ii) requested a pricing exception; (iii) made any adjustments to the Lender’s pricing rate sheet.
- b. I have been provided the Lender’s guidelines and underwriting criteria, which I have communicated to the Borrower. I have not (i) attempted to qualify or approve the Borrower for a particular mortgage loan or (ii) requested any underwriting exception from the Lender.

3. In making this attestation, I have had the opportunity to consult with legal counsel of my choice.

I hold a current and valid real estate broker license in New Jersey.

Referring Party/Real Estate Broker:

Print Name

License#

Signature

Date