



JMAC Lending, Inc. • 16782 Von Karman Ave Suite 12, Irvine, CA 92606 • 949-390-2688

### Certificate of Compliance with Anti-Steering Requirements

Please complete, sign, date and return this form with every loan submission to JMAC Lending Inc where the borrower has elected Lender-Paid Compensation.

\_\_\_\_\_ certifies that on behalf of myself and  
(Name of Loan Originator)

\_\_\_\_\_  
(Name of Broker)

("Mortgage Loan Originator" or "MLO") that the following is true and correct:

- 1) The loan submitted for \_\_\_\_\_ (Name of Borrower) with this Certificate, complies in all aspects with the Federal Reserve Board's Final Rule, amending Regulation Z of the Truth in Lending Act, effective April 1, 2011 (the "Final Rule").
- 2) MLO did not "steer" the borrower, as that term is defined by the Final Rule, in any way. (The Final Rule states:" A loan originator may not direct or steer a consumer to consummate a transaction based on the fact that the fact that the originator will receive greater compensation from the creditor in that transaction than in other transactions the originator offered or could have offered to the consumer, unless the consummated transaction is in the consumer's interest").
- 3) For each type of transaction in which the borrower expressed an interest, MLO provided the borrower with not more than three loan options from at least three Creditors with whom the MLO (1) has a written agreement, AND (2) has regularly done business with, which options include:
  - a. A loan with the lowest interest rate;
  - b. A loan with the lowest interest rate without any "risky features" (i.e. negative amortization, pre-payment penalty, interest-only payments or a balloon payment in the first 7 years); and
  - c. A loan with the lowest total dollar amount for origination points or fees and discount points.
- 4) The options presented to the borrower for each type of transaction, as set forth above, are loans for which MLO has a good faith belief that the borrower likely qualifies.

\_\_\_\_\_  
Primary Borrower

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Borrower

\_\_\_\_\_  
Date

\_\_\_\_\_  
Loan Originator

\_\_\_\_\_  
Date