Referring Party/Broker Attestation

Under New Jersey Revised Statutes 45:15-3 (New Jersey)

VICTORY WHOLESALE LOANS

Borrower

Property Address

Loan Number

By signing below, I affirm that it is my understanding that the mortgage loan transaction identified above is NOT a consumer purpose loan as defined under N.J. Statutes. § 17:11C-53 and the N.J. Administrative Code § 3:15-1.2.

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 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. Specifically,

    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

Date

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Champions Funding, LLC, DBA Victory Wholesale Loans. NMLS ID #2254210. Equal Housing Opportunity.