Referring Party/Broker Attestation

Under Section 440 of Article 12-A of the Real Property Law (New York)

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 section §590 of the New York Banking Law.

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 York. 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 ***attempted to negotiate or offer or attempt to negotiate, a loan secured or to be secured by a mortgage***, as provided by Section 440 of Article 12-A of New York's Real Property Law.
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 York.

Referring Party/Real Estate Broker

Date

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