



## Borrower(s) Acknowledgement

Certification of Receipt of GFE/ Intent to Proceed / Payments Outside of Closing

The undersigned certifies that the following Loan Applicant(s):  
(Check all boxes that apply)

- Has/have been **provided with an initial GFE** within 3 business days of the application date;
- Has/have **confirmed receipt** of the initial GFE;
- Has/have expressed verbally their **intention to proceed** with the loan covered by the issued GFE; and,
- I/ We **were not charged any fee** prior to receipt of the GFE and expressing intent to proceed with the loan, other than the actual credit report fee.

My loan application was taken:

- Face to face**     **By Phone**     **By Fax**     **By Web/Email**     **By Regular Mail**
- Other** (explain): \_\_\_\_\_

Any **PAYMENT or PAYMENT INFORMATION** (including credit card authorization), for services outside of closing (including, but not limited to, the payment for appraisal) other than the credit report fee, was collected or authorized on:

\_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_  
DATE (must not be pre printed)

No Upfront Fees were collected at the time I (we) advised of intent to proceed with loan and received Good Faith Estimate/ Truth-in-Lending disclosures, and fees will be collected at closing.

- **No payment or payment information can be collected until borrower(s) acknowledge receipt of early disclosure. If disclosures are mailed they are presumed received after 3 business days (excluding Saturdays and federal holidays).**
- **Borrowers understand that they do not have to complete this transaction simply because they received / signed disclosures or completed/ signed loan application.**
- **I certify that that no representative of the mortgage company collected payment for any item other than credit report prior to me receiving the early disclosures; specifically the Truth in Lending and Good Faith Estimate.**

Borrower: \_\_\_\_\_ Date: \_\_\_\_\_

Borrower: \_\_\_\_\_ Date: \_\_\_\_\_

\_\_\_\_\_  
Mortgage Banker or Authorized Agent Date: \_\_\_\_\_