

No UP Front Fees Certification

Certification That No Fees Have Been Collected Except As Allowed Under Regulation Z

On behalf of the Mortgage Broker listed below, I certify that either of the following is true and correct:

- Mortgage Broker has not collected and will not collect any fees (other than a credit report fee), directly or indirectly, in any manner, or through an agent, from the applicant until PMC Bancorp has provided the consumer the early disclosures required by Regulation Z.

Or,

- Mortgage Broker has submitted this application to another creditor and has collected fees from the applicant in accordance with Regulation Z for that prior submission. Mortgage Broker will not collect any additional fees, directly or indirectly, in any manner, or through an agent, from the applicant until PMC Bancorp has provided the consumer the early disclosures required by Regulation Z.

Date: _____

_____ ("Mortgage Broker")

(Mortgage Broker's Company Name)

By: _____

(Signature)

Name: _____

(Print Name)

Title: _____

(Print Title)

(This is the signature, printed name and printed title of the person completing the form on behalf of the mortgage company.)