



HPML Loan

I hereby certify that Weststar Correspondent loan number (#) _____ in the name(s) of _____ **is an HPML** (Higher-priced mortgage loan) and has been originated and closed in accordance with all TILA/Regulation Z requirements.

By _____

Correspondent Name _____

Date _____

NOT AN HPML LOAN

I hereby certify that Weststar Correspondent loan number (#) _____ in the name(s) of _____ **is not an HPML** (Higher-priced mortgage loan) and has been originated and closed in accordance with all TILA/Regulation Z requirements.

By _____

Correspondent Name _____

Date _____

PLEASE COMPLETE THE FOLLOWING INFORMATION FOR ALL LOANS:

Final APR At Closing _____

Date Borrower Locked Rate with Correspondent _____