

(I) ~~A WRITTEN STATEMENT SUBMITTED BY THE BORROWER~~
THE BORROWER'S INTERNAL REVENUE SERVICE FORM W-2;

(II) A COPY OF THE BORROWER'S ~~FEDERAL~~ INCOME TAX
RETURN;

(III) ~~THE BORROWER'S MOST RECENT PAY STUB; AND~~
PAYROLL RECEIPTS;

(IV) ~~A WRITTEN STATEMENT SUBMITTED BY THE~~
~~BORROWER'S EMPLOYER~~ THE RECORDS OF A FINANCIAL INSTITUTION; OR

(V) OTHER THIRD-PARTY DOCUMENTS THAT PROVIDE
REASONABLY RELIABLE EVIDENCE OF THE BORROWER'S INCOME OR ASSETS.

(3) THIS SUBSECTION DOES NOT APPLY TO A SECONDARY
MORTGAGE LOAN APPROVED FOR GOVERNMENT GUARANTY BY THE FEDERAL
HOUSING ADMINISTRATION, VETERANS ADMINISTRATION, OR COMMUNITY
DEVELOPMENT ADMINISTRATION.

[(c)] (D) (1) In this subsection, "loan application" has the meaning stated
in § 12-125 of this title.

(2) At the time a borrower completes a loan application for a covered
loan, the lender shall provide the borrower with:

(i) A written recommendation that the borrower seek home
buyer education or housing counseling; and

(ii) A list of agencies and organizations approved by the county
in which the residential real property securing the covered loan is located to provide
home buyer education or housing counseling.

12-805.

(a) A mortgage broker may not receive any fee in the form of a note,
mortgage, or other evidence of indebtedness.

(b) Payment of the finder's fee to the mortgage broker out of the proceeds of
the loan is not considered as interest to the lender if the finder's fee is not in excess of
that permitted by this subtitle.