

Borrower Signature Authorization

Privacy Act Notice: This information is to be used by the agency collecting it or its assignees in determining whether you qualify as a prospective mortgagor under its program. It will not be disclosed outside the agency except as required and permitted by law. You do not have to provide this information, but if you do not your application for approval as a prospective mortgagor or borrower may be delayed or rejected. The information requested in this form is authorized by Title 38, USC, Chapter 37 (if VA); by 12 USC, Section 1701 et. seq. (if HUD/FHA); by 42 USC, Section 1452b (if HUD/CPD); and Title 42 USC, 1471 et. seq., or 7 USC, 1921 et. seq. (if USDA/FmHA).

Part I - General Information

1. Borrower(s)		2. Name and address of Lender/Broker AAXY, LLC dba Austin First Mortgage 13284 Pond Springs Road, Suite 204 Austin, TX 78729 TEL: 512-219-5443 FAX: 512-872-2109	
3. Date	4. Loan Number		

Part II - Borrower Authorization

I hereby authorize the Lender/Broker to verify my past and present employment earnings records, bank accounts, stock holdings, and any other asset balances that are needed to process my mortgage loan application. I further authorize the Lender/Broker to order a consumer credit report and verify other credit information, including past and present mortgage and landlord references. It is understood that a copy of this form will also serve as authorization.

The information the Lender/Broker obtains is only to be used in the processing of my application for a mortgage loan.

Borrower

Date

Borrower

Date

Borrowers' Certification and Authorization

CERTIFICATION

The Undersigned certify the following:

1. I/We have applied for a mortgage loan through AAXY, LLC dba Austin First Mortgage. In applying for the loan, I/We completed a loan application containing various information on the purpose of the loan, the amount and source of the down payment, employment and income information, and the assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application or other documents, nor did I/We omit any pertinent information.
2. I/We understand and agree that AAXY, LLC dba Austin First Mortgage reserves the right to change the mortgage loan review processes to a full documentation program. This may include verifying the information provided on the application with the employer and/or the financial institution.
3. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, Section 1014.

AUTHORIZATION TO RELEASE INFORMATION

To Whom It May Concern:

1. I/We have applied for a mortgage loan through AAXY, LLC dba Austin First Mortgage. As part of the application process, AAXY, LLC dba Austin First Mortgage and the mortgage guaranty insurer (if any), may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.
2. I/We authorize you to provide to AAXY, LLC dba Austin First Mortgage and to any investor to whom AAXY, LLC dba Austin First Mortgage may sell my mortgage, any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income; bank, money market and similar account balances; credit history; and copies of income tax returns.
3. AAXY, LLC dba Austin First Mortgage or any investor that purchases the mortgage may address this authorization to any party named in the loan application.
4. A copy of this authorization may be accepted as an original.

Borrower

Date

Co-Borrower

Date

AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE STATEMENT NOTICE

To: _____ Property: _____

From: **AAXY, LLC dba Austin First Mortgage** Date: _____
13284 Pond Springs Road, Suite 204
Austin, TX 78729

This is to give you notice that AAXY, LLC dba Austin First Mortgage has a business relationship with _____.

The nature of the relationship (and percentage of ownership interest) is: _____

Because of this relationship, this referral may provide AAXY, LLC dba Austin First Mortgage a financial or other benefit.

A. Set forth below is the estimated charge or range of charges for the settlement services listed. You are NOT required to use the listed provider(s) as a condition for settlement of your loan on [or] purchase, sale, or refinance of the subject property. THERE ARE FREQUENTLY OTHER SETTLEMENT SERVICE PROVIDERS AVAILABLE WITH SIMILAR SERVICES. YOU ARE FREE TO SHOP AROUND TO DETERMINE THAT YOU ARE RECEIVING THE BEST SERVICES AND THE BEST RATE FOR THESE SERVICES.

Provider and settlement service	Charge or range of charges
	\$
	\$
	\$
	\$
	\$
	\$

B. Set forth below is the estimated charge or range of charges for the settlement services of an attorney, credit reporting agency, or real estate appraiser that we, as your lender, will require you to use, as a condition of your loan on this property, to represent our interests in the transaction.

Provider and settlement service	Charge or range of charges
	\$
	\$
	\$
	\$
	\$
	\$

ACKNOWLEDGMENT

I/We have read this disclosure form, and understand that AAXY, LLC dba Austin First Mortgage is referring me/us to purchase the above-described settlement service(s) and may receive a financial or other benefit as the result of this referral.

 Borrower Date Borrower Date

DISCLOSURE NOTICES

Date: _____

Applicant(s):	Property Address:
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AFFIDAVIT OF OCCUPANCY

Applicant(s) hereby certify and acknowledge that, upon taking title to the real property described above, their occupancy status will be as follows:

- Primary Residence - Applicant(s) shall occupy, establish, and use the Property as Applicant(s) principal residence within 60 days after closing and shall continue to occupy the Property as Applicant(s) principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control.

- Secondary Residence - To be occupied by Applicant(s) at least 15 days yearly, as second home (vacation, etc.), while maintaining principal residence elsewhere. [Please check this box if you plan to establish it as your primary residence at a future date (e.g., retirement)].

- Investment Property - Not owner occupied. Purchased as an investment to be held or rented.

The Applicant(s) acknowledge it is a federal crime punishable by fine or imprisonment, or both, to knowingly make any false statement concerning this loan application as applicable under the provisions of Title 18, United States Code, Section 1014.

APPLICANT SIGNATURE

CO-APPLICANT SIGNATURE

ANTI-COERCION STATEMENT

The insurance laws of this state provide that the lender may not require the applicant to take insurance through any particular insurance agent or company to protect the mortgaged property. The applicant, subjected to the rules adopted by the Insurance Commissioner, has the right to have the insurance placed with an insurance agent or company of his choice, provided the company meets the requirement of the lender. The lender has the right to designate reasonable financial requirements as to the company and the adequacy of the coverage.

I have read the foregoing statement, or the rules of the Insurance Commissioner relative hereto, and understand my rights and privileges and those of the lender relative to the placing of such insurance.

I have selected the following agencies to write the insurance covering the property described above:

Insurance Company Name

Agent

Agent's Address

Agent's Telephone Number

APPLICANT SIGNATURE

CO-APPLICANT SIGNATURE

FAIR CREDIT REPORTING ACT

An investigation will be made as to the credit standing of all individuals seeking credit in this application. The nature and scope of any investigation will be furnished to you upon written request made within a reasonable period of time. In the event of credit denial due to an unfavorable consumer report, you will be advised of the identity of the Consumer Reporting Agency making such report and of your right to request within sixty (60) days the reason for the adverse action, pursuant to provisions of section 615(b) of the Fair Credit Reporting Act.

APPLICANT SIGNATURE

CO-APPLICANT SIGNATURE

FHA LOANS ONLY

IF YOU PREPAY YOUR LOAN ON OTHER THAN THE REGULAR INSTALLMENT DATE, YOU MAY BE ASSESSED INTEREST CHARGES UNTIL THE END OF THAT MONTH. For all FHA mortgages closed on or after January 21, 2015, mortgagees may only charge interest through the date the mortgage is paid in full.

GOVERNMENT LOANS ONLY

RIGHT TO FINANCIAL PRIVACY ACT OF 1978 - This is a notice to you as required by the Right to Financial Privacy Act of 1978 that the Department of Housing and Urban Development or Department of Veterans Affairs has a right of access to financial records held by a financial institution in connection with the consideration of administration of assistance to you. Financial records involving your transaction will be available to the Department of Housing and Urban Development or Department of Veterans Affairs without further notice or authorization but will not be disclosed or released to another Government agency or Department without your consent except as required or permitted by law.

APPLICANT SIGNATURE

CO-APPLICANT SIGNATURE

EQUAL CREDIT OPPORTUNITY ACT

APPLICATION NO:

PROPERTY ADDRESS:

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal Agency that administers compliance with this law concerning this company is the Office of the Comptroller of the Currency, Customer Assistance Group, 1301 McKinney Avenue, Suite 3450, Houston, TX 77010

We are required to disclose to you that you need not disclose income from alimony, child support or separate maintenance payment if you choose not to do so.

Having made this disclosure to you, we are permitted to inquire if any of the income shown on your application is derived from such a source and to consider the likelihood of consistent payment as we do with any income on which you are relying to qualify for the loan for which you are applying.

(Applicant) (Date)

(Applicant) (Date)

ACKNOWLEDGMENT OF CERTIFICATION OF COUNSELING

_____ ("Borrower") is obtaining a mortgage loan ("Loan") on property located at _____ ("Property").

Borrower has provided _____ **AAXY, LLC dba Austin First Mortgage** ("Lender") with a certification from an organization or counselor as described below, which certification states:

1. Borrower has received homeownership counseling on the advisability of the Loan based on the terms provided in the Good Faith Estimate ("GFE") required under the Real Estate Settlement Procedures Act ("RESPA").
2. The counseling was provided by _____ ("Counselor"), an organization or a counselor that has been certified by the Secretary of the United States Department of Housing and Urban Development ("HUD").
3. The counseling occurred after Borrower received the GFE.
4. Counselor verified that Borrower received the disclosures that are required either by the high-cost mortgage provisions of Regulation Z or RESPA with respect to the transaction.

By signing below, Borrower acknowledges receiving counseling from a HUD-approved housing counselor and has provided certification of such counseling to Lender.

Date: _____

Borrower

ACKNOWLEDGMENT OF CERTIFICATION OF COUNSELING

_____ ("Borrower") is obtaining a mortgage loan ("Loan") on property located at _____ ("Property").

Borrower has provided _____ **AAXY, LLC dba Austin First Mortgage** ("Lender") with a certification from an organization or counselor as described below, which certification states:

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By signing below, Borrower acknowledges receiving counseling from a HUD-approved housing counselor and has provided certification of such counseling to Lender.

Date: _____

Borrower

MORTGAGE LOAN ORIGINATION AGREEMENT

(Warning to Broker: The content of this form may vary depending upon the state in which it is used.)

You agree to enter into this Mortgage Loan Origination Agreement with **AAXY, LLC dba Austin First Mortgage** as an independent contractor to apply for a residential mortgage loan from a participating lender with which we from time to time contract upon such terms and conditions as you may request or a lender may require. You inquired into mortgage financing with **AAXY, LLC dba Austin First Mortgage** on We are licensed as a "Mortgage Broker" under

SECTION 1. NATURE OF RELATIONSHIP. In connection with this mortgage loan:

- * We are acting as an independent contractor and not as your agent.
- * We will enter into separate independent contractor agreements with various lenders.
- * While we seek to assist you in meeting your financial needs, we do not distribute the products of all lenders or investors in the market and cannot guarantee the lowest price or best terms available in the market.

SECTION 2. OUR COMPENSATION. The lenders whose loan products we distribute generally provide their loan products to us at a wholesale rate.

- * The retail price we offer you - your interest rate, total points and fees - will include our compensation.
- * In some cases, we may be paid all of our compensation by either you or the lender. For example, in some cases, if you would rather pay a lower interest rate, you may pay higher up-front points and fees.
- * Also, in some cases, if you would rather pay less up front, you may be able to pay a higher interest rate in which case we will be paid directly by the lender.

We also may be paid by the lender based on (i) the value of the Mortgage Loan or related servicing rights in the market place or (ii) other services, goods or facilities performed or provided by us to the lender.

By signing below, the mortgage loan originator and mortgage loan applicant(s) acknowledge receipt of a copy of this signed Agreement.

MORTGAGE LOAN ORIGINATOR	APPLICANT(S)
AAXY, LLC dba Austin First Mortgage	
Company Name	Applicant Name(s)
13284 Pond Springs Road, Suite 204	
Address	Address
Austin, TX 78729	
City, State, Zip	City, State, Zip
512-219-5443 / 512-872-2109	
Phone/Fax	Borrower Signature
	Date
Broker or Authorized Agent Signature	Date
	Co-Borrower Signature
	Date

PATRIOT ACT INFORMATION DISCLOSURE

Applicant Name _____
Co-Applicant Name _____
Present Address _____
Mailing Address _____

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

I/we acknowledge that I/we received a copy of this disclosure.

Applicant

Date

Applicant

Date

FACTS**What Does AAXY, LLC dba Austin First Mortgage Do With Your Personal Information?**

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also required us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
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What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Social Security Number and credit history • credit scores and transaction or loss history • checking account information and wire transfer instructions <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
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How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons AAXY, LLC dba Austin First Mortgage chooses to share; and whether you can limit this sharing.
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Reasons we can share your personal information	Does AAXY, LLC dba Austin First Mortgage share?	Can you limit this sharing?
For our everyday business purposes -- such as to process your transactions, maintain your account(s), responds to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes -- to offer our products and services to you	No	We Don't Share
For joint marketing with other financial companies	No	We Don't Share
For our affiliates' everyday business purposes -- information about your transactions and experiences	No	We Don't Share
For our affiliates' everyday business purposes -- information about your creditworthiness	No	We Don't Share
For our affiliates to market to you	No	We Don't Share
For nonaffiliates to market to you	No	We Don't Share

Questions?	
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Who we are	
Who is providing this notice?	
What we do	
How does AAXY, LLC dba Austin First Mortgage protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does AAXY, LLC dba Austin First Mortgage collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • apply for a loan or apply for financing • deposit money or give us your contact information • give us your income information
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes - information about your creditworthiness • affiliates from using your information to market to you • sharing for non-affiliates to market to you State Laws and individual companies may give you additional rights to limit sharing.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

The Right to Receive Appraisal

Loan #:

Date:

Lender: **AAXY, LLC dba Austin First Mortgage**

Borrower:

Property Address:

We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost.

Borrower

Date:

Borrower

Date:

SERVICING DISCLOSURE STATEMENT

Originator: AAXY, LLC dba Austin First Mortgage
13284 Pond Springs Road, Suite 204
Austin, TX 78729

Date:

NOTICE TO MORTGAGE LOAN APPLICANTS: THE RIGHT TO COLLECT YOUR MORTGAGE LOAN PAYMENTS MAY BE TRANSFERRED.

You are applying for a mortgage loan covered by the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. 2601 et seq.). RESPA gives you certain rights under Federal law. This statement describes whether the servicing for this loan may be transferred to a different loan servicer.

"Servicing" refers to collecting your principal, interest, and escrow payments, if any, as well as sending any monthly or annual statements, tracking account balances, and handling other aspects of your loan. You will be given advance notice before a transfer occurs.

- We may assign, sell or transfer the servicing of your loan while the loan is outstanding.
- We do not service mortgage loans of the type for which you applied. We intend to assign, sell, or transfer the servicing of your mortgage loan before the first payment is due.
- The loan for which you have applied will be serviced at this financial institution and we do not intend to sell, transfer, or assign the servicing of the loan.

Acknowledgment of Mortgage Loan Applicant(s)

I/We have read and understood the disclosure, and understand that the disclosure is a required part of the mortgage application as evidenced by my/our signature(s) below;

Applicant

Date

Applicant

Date

TEXAS MORTGAGE COMPANY DISCLOSURE

Residential Mortgage Loan Originator: _____

NMLS ID: _____

Check ALL that apply

Duties and Nature of Relationship

We will submit your loan application to a participating lender which we may from time to time contract upon such terms as you may request or a lender may require. In connection with this mortgage loan, we are acting as an independent contractor and not as your agent.

We will make your loan ourselves. In connection with this mortgage loan, we are acting as an independent contractor and not as your agent.

We will be acting as follows:

How we will be compensated

The retail price we offer you - your interest rate, total points, and fees - will include our compensation. In some cases we may be paid all of our compensation by you or by the lender or investor

Our pricing for your loan is based upon:

CONSUMERS WISHING TO FILE A COMPLAINT AGAINST A COMPANY OR A RESIDENTIAL MORTGAGE LOAN ORIGINATOR SHOULD COMPLETE AND SEND A COMPLAINT FORM TO THE TEXAS DEPARTMENT OF SAVINGS AND MORTGAGE LENDING 2601 NORTH LAMAR, SUITE 201, AUSTIN, TEXAS 78705. COMPLAINT FORMS AND INSTRUCTIONS MAY BE OBTAINED FROM THE DEPARTMENTS WEBSITE AT WWW.SML.TEXAS.GOV. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT 1-877-276-5550.

THE DEPARTMENT MAINTAINS A RECOVERY FUND TO MAKE PAYMENTS OF CERTAIN ACTUAL OUT OF POCKET DAMAGES SUSTAINED BY BORROWERS CAUSED BY ACTS OF LICENSED RESIDENTIAL MORTGAGE LOAN ORIGINATORS. A WRITTEN APPLICATION FOR REIMBURSEMENT FROM THE RECOVERY FUND MUST BE FILED WITH AND INVESTIGATED BY THE DEPARTMENT PRIOR TO THE PAYMENT OF A CLAIM. FOR MORE INFORMATION ABOUT THE RECOVERY FUND, PLEASE CONSULT THE DEPARTMENT'S WEB SITE AT WWW.SML.TEXAS.GOV.

Applicant(s)

Signed: _____

Name: _____

Date: _____

Signed: _____

Name: _____

Date: _____

Residential Mortgage Loan Originator

Signed: _____

Name: _____

Date: _____

BORROWER APPRAISAL DISCLOSURE FORM

We are pleased that you chose Austin First Mortgage, for your home financing needs. Our goal is to provide you with the highest possible level of customer service. But before we consider your request for financing, we require that an appraisal of the property be conducted by an appraisal management company ("AMC") approved by the lender we chose.

You Will Have to Pay for an Appraisal. You do not need to pay for the appraisal at this time. We will use your credit card information from you to transmit to the AMC to pay for the appraisal. The AMC will then charge your credit card. The appraisal fee that you pay to the AMC is **nonrefundable**. The collection of the appraisal fee does not guarantee a loan approval and is not a commitment by us to lend.

On Purchase Transactions the AMC or appraiser will contact the seller to arrange access to the property.

On Refinance transactions the AMC or appraiser will contact you to arrange access to the property, please call them back as soon as possible. The sooner they hear back from you, the sooner they can begin the appraisal process. Any delay in doing so can slow down our approval of your loan, delay your loan closing, and put your rate lock, if any, in jeopardy. If you do not return the AMC or appraiser's call we will be unable to further process your request.

You Are Entitled to a Copy of the Appraisal Report. Once the appraisal is complete, the report will be sent to the lender directly. As the broker, we may receive a copy of the appraisal. You can request a copy of report.

The Loan Closing. At the loan closing, the amount you have paid the AMC will be reflected on your closing documentation. If the amount you paid the AMC is insufficient to cover the actual cost of the appraisal, you will be responsible for the remaining portion. The cost of appraisal is on the good faith estimate we send to you. If you use we referred title company and other third party service provider, the total third party closing cost, including appraisal fee, should change(increase) from the Good Faith Estimate by 10% or less.

If you have questions regarding this process, please contact your mortgage Loan officer as soon as possible.

Borrower Signature: _____ Date: _____

Co-Borrower Signature: _____ Date: _____

A Letter to borrower(s)

Today's loan underwriting is very different from old time. There are something you may need to keep in mind to get your loan processed smoothly. Please understand these are just a few reminders and may not include all items that need be addressed.

1. Please disclose all your liabilities, real estate holding, and business ownership.
2. All transaction detail must be documented. Real estate broker credit and seller contribution (both are interested party contributions) must be on contract, and on loan application. If you did not state on original loan application, please notice our loan officer/processor if there are interested party contributions. Interested party contributions limited as:
 - i. Primary and 2nd home: 6% purchase price if down payment 10% or more.
 - ii. Primary and 2nd home: 3% if down payment is less than 10%
 - iii. Investment property: 2% of purchase price.
 - iv. Interested party contribution can be used for closing cost and prepaid items only. It cannot be used to pay down loan principal. So it cannot be more than closing cost and prepay.
3. Asset documents, bank/stock statements, need be paper like statements. An online transaction history printout is not acceptable. You may ask your financial institute customer support that how to download "paper like" statement online.
4. Please try to prevent any new credit account open, credit inquiring before the loan close. Any financial situation change of the borrower(s) must disclose to us ASAP. Any possible new liability must be documented with detail future monthly payment as debt. This includes but not limited if you intend to buy a new real estate property.
5. Please try to keep your income and financial situation un-changed. Please try to not change jobs, buy big item with credit (like a car), or buy another real estate property.
6. Please do not rely on county appraisal value or your own estimated value. Ask a local Realtor to get more accurate market recent sales to evaluate value.
7. Please keep yourself available to be contacted before loan closing. Underwriter may ask borrower(s) to sign a document, correct a mistake. Please notice loan officer/processor before loan application if you need to travel.
8. Check your name, social security number, date of birth on loan application to make sure they match your ID.

Borrower Signature: _____ Date: _____

Co-Borrower Signature: _____ Date: _____

Austin First Mortgage

NMLS ID: 275971

13284 Pond Springs Rd, Suite 204, AUSTIN, TX 78729, Office phone: (512) 219-5443, Fax: (512) 3669689

Thank you chose Austin First Mortgage for your finance need. Please check that you have received all necessary disclosures and information that we send to you. Please read, fill and sign all forms apply to your loan application. Contact your loan originator/processor if you have any question.

1. Loan Estimate
2. Written List of Service Providers (Can Shop For)
3. Form 4506T
4. A Letter to borrower(s)
5. TEXAS MORTGAGE COMPANY DISCLOSURE
6. MORTGAGE LOAN ORIGINATION AGREEMENT
7. HOEPA - Acknowledgment of Certification of Counseling
8. Disclosure Notice
9. SERVICING DISCLOSURE STATEMENT
10. Borrower Signature Authorization(Joint)
11. Borrowers' Certification and Authorization
12. EQUAL CREDIT OPPORTUNITY ACT
13. Borrower Appraisal Disclosure Form
14. RIGHT TO RECEIVE COPY OF APPRAISAL REPORT
15. Privacy Policy Disclosure
16. PATRIOT ACT INFORMATION DISCLOSURE
17. AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE STATEMENT NOTICE
18. Undisclosed Debt Acknowledgment
19. CREDIT SCORE INFORMATION DISCLOSURE
20. NOTICE CONCERNING EXTENSIONS OF CREDIT DEFINED BY SECTION 50(a) (6), ARTICLE XVI, TEXAS CONSTITUTION (Only need if you apply a Texas Cashout loan, Home Equity Loan, Including you did previous Cashout, Home Equity loan with your primary home. Not need if the subject property is your 2nd home or investment property)
21. Other disclosures may need as lender/investor required.

Other information in this package:

1. **Your home loan toolkit.** This book is attached in this loan disclosure package. Please read.
2. **Consumer Handbook on Adjustable Rate Mortgages.** If you apply an Adjust Rate Mortgage loan, this book is attached in this disclosure package, please read.

Borrower Signature: _____ Date: _____

Co-Borrower Signature: _____ Date: _____

If you have any question, please contact the loan originator/processor or email to info@austinfirstmortgage.com or call 512-219-8148.