



TO WHOM IT MAY CONCERN:

I/WE HEREBY AUTHORIZE YOU TO RELEASE TO PRIMELENDING AND/OR ITS ASSIGNS THE FOLLOWING INFORMATION FOR THE PURPOSE OF VERIFYING:

EMPLOYMENT HISTORY, DATES, TITLE, INCOME, HOURS, ETC. ALSO, BANKING AND SAVING ACCOUNTS OF RECORD. MORTGAGE LOAN RATING(S). AS WELL AS ANY INFORMATION DEEMED NECESSARY IN CONNECTION WITH A CONSUMER CREDIT REPORT FOR TRANSACTIONS WHICH INVOLVE REAL ESTATE.

THIS INFORMATION IS FOR THE CONFIDENTIAL USE IN COMPILING A MORTGAGE CREDIT FILE FOR A VA, FHA, OR CONVENTIONAL HOME LOAN.

A PHOTOGRAPHIC OR CARBON COPY OF THIS AUTHORIZATION (BEING A VALID COPY OF THE SIGNATURE(S) OF THE UNDERSIGNED) MAY BE DEEMED TO BE THE EQUIVALENT OF THE ORIGINAL AND MAY BE USED AS A DUPLICATE ORIGINAL.

YOUR PROMPT REPLY WILL HELP EXPEDITE MY REAL ESTATE TRANSACTION.

THANK YOU!

BORROWER

CO-BORROWER

SOCIAL SECURITY NUMBER

SOCIAL SECURITY NUMBER

PLEASE / CONTACT ME AT MY PLACE OF EMPLOYMENT
(DO) (DO NOT)

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 OR 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 SECTION 1701 ET.SEQ. (IF HUD/FHA); BY 42 USC, SECTION 1452B (IF HUD/CPD) AND TITLE 42 USC, 1471 ET.SEQ. OR 7USC, 1921 ET.SEQ. (IF HUD/FMHA).

WARNING: SECTION 1010 OF TITLE 18, USC PROVIDES: "WHOEVER FOR THE PURPOSE OF...INFLUENCING SUCH ADMINISTRATION...MAKES, UTTERS OR PUBLISHES ANY STATEMENT KNOWING THE SAME TO BE FALSE...SHALL BE FINED NOT MORE THAN \$5,000 OR IMPRISONED NOT MORE THAN TWO YEARS OR BOTH."



Application Fee Disclosure

I am required to pay the following fees at the time of application:

- Application Fee: \$ _____
- Origination Fee: \$ _____
- Appraisal/Credit Report Fee: \$ _____
- Rate Lock Fee: \$ _____
- Other Fee: \$ _____ Description: _____

Payment Method:

- Check/Money Order: Enclosed is my check/money order for \$ _____, made payable to you for the above fees.

At this time, the lender cannot guarantee approval of you loan application or acceptance into a particular loan program.

Estimated time before a commitment will be issued: _____ days after application.

Please address any written questions, comments or complaints to Laurie Nutgrass C/ O Prime Lending Inc. 18111 Preston Road Ste 900 Dallas TX 75040

Application Fees. Application fees are deemed earned by you at application. I understand that additional amounts may be required to cover actual appraisal and credit report costs and that application fees are nonrefundable unless otherwise required by law.

Appraisal/Credit Report Fees. I may be due a partial refund or required to pay an additional amount to cover actual appraisal and/or credit report costs. I understand that these fees are nonrefundable unless otherwise required by law.

Origination Fees. The Origination Fee is normally charged at closing and is part of the total points due. Depending on the features of the loan I have selected, however, you may require all or part of the Origination Fee to be paid at application. I understand that Origination Fees are nonrefundable unless otherwise required by law.

Other Fees. I understand that any Rate Lock Fee or Other Fee is nonrefundable unless otherwise required by law.

If my loan amount changes after I have paid any fees, you will adjust the fees accordingly and any difference will be credited toward or deducted from my closing costs. If my loan is approved and closes before the expiration of my loan commitment, all fees you have collected from me will be credited at closing to my total closing costs and fees. I understand that if I withdraw my loan request, fail to provide information you request within the required time frames, provide inaccurate information, or do not close before the expiration of my loan commitment, the fees will be considered nonrefundable unless otherwise required by law. If I do not qualify for the loan, you will refund the fees except for any amount you owe a third party for expenses incurred on my behalf (such as an appraisal fee).

I have received a copy of this disclosure.

Applicant	Date
Applicant	Date
Applicant	Date
Applicant	Date



Initial Multi-Disclosure

RE: Loan NO. _____ **Date:** _____

Mortgage Banker Disclosure

**Mortgage Banker: PrimeLending, a Plains Capital Company
Registration No: 44891**

Pursuant to the requirements of section 157.007 of the Texas Mortgage Banker Act, chapter 157, Texas Finance Code, you are hereby notified of the following:

**Complaints regarding Mortgage Bankers should be sent to the
Texas Savings and Loan Department, 2601 North Lamar, Suite 201, Austin TX 7870.
Their toll free number is 877-276-5550**

Borrower

Borrower

Loan Officer

Branch

**Authorization For the Social Security Administration
to release Social Security Number Verification**

I authorize the Social Security Administration to verify my Social Security number to PrimeLending, A PlainsCapital Company.

I understand that my consent allows no additional information from my Social Security records to be provided to PrimeLending, A PlainsCapital Company and that the verification of my Social Security number will be used to confirm my identity. I also understand that my Social Security number may not be used for any other purpose other than the one stated above, including resale or redisclosure to other parties.

I am the individual to whom the Social Security number was issued or that person 's legal guardian. I declare and affirm under the penalty of perjury that the information contained herein is true and correct. I know that if I make any representation that I know is false to obtain information from the Social Security records, I could be found guilty of a misdemeanor or fined up to \$5000.00.

Borrower

Social Security Number

Co-Borrower

Social Security Number

Escrow Waiver Notice

___ **Yes, please waive escrows on my home loan. By having escrows waived, I am taking the responsibility of paying my taxes and insurance. I also understand that waiving escrows might add a fee of one-quarter (.25%) to my closing costs.**

___ **No, please do not waive my escrows on my home loan. I request that my taxes and insurance be included in my monthly house payment.**

___ **N/A- the program that I have chosen for my mortgage requires my escrows to be part of my monthly house payment.**

Power Of Attorney

___ **We will be using a Power of Attorney at Closing. _____ will not be present.**

___ **No we will not be using Power of Attorney at closing all parties will be present.**

___ **Unsure at this time but we know that we must notify the loan officer as soon as possible once we know a Power of Attorney will be needed.**

Borrower

Borrower



RESPA SERVICING DISCLOSURE

NOTICE TO FIRST LIEN MORTGAGE LOAN APPLICANTS: THE RIGHT TO COLLECT YOUR MORTGAGE LOAN PAYMENTS MAY BE TRANSFERRED. FEDERAL LAW GIVES YOU CERTAIN RELATED RIGHTS. IF YOUR LOAN IS MADE, SAVE THIS STATEMENT WITH YOUR LOAN DOCUMENTS. SIGN THE ACKNOWLEDGEMENT AT THE END OF THIS STATEMENT ONLY IF YOU UNDERSTAND ITS CONTENTS.

Because you are applying for a mortgage loan covered by the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. Section 2601 et. seq.) you have certain rights under that Federal Law.

This statement tells you about those rights. It also tells you what the chances are that the servicing for this loan may be transferred to a different loan servicer. "Servicing" refers to collecting your principal, interest and escrow account payments, if any. If your loan servicer changes, there are certain procedures that must be followed. This statement generally explains those procedures.

Transfer Practices and Requirements

If the servicing of your loan is assigned, sold, or transferred to a new servicer, you must be given written notice of that transfer. The present loan servicer must send you notice in writing of the assignment, sale or transfer of the servicing not less than 15 days before the effective date of the transfer. The new loan servicer must also send you notice within 15 days after the effective date of the transfer. The present servicer and the new servicer may combine this information in one notice, so long as the notice is sent to you 15 days before the effective date of transfer. The 15 day period is not applicable if a notice of prospective transfer is provided to you at settlement. The law allows a delay in the time (not more than 30 days after a transfer) for servicers to notify you, upon the occurrence of certain business emergencies.

Notices must contain certain information. They must contain the effective date of the transfer of the servicing of your loan to the new servicer, and the name, address, and toll-free or collect call telephone number of the new servicer, and toll-free or collect call telephone numbers of a person or department for both your present servicer and your new servicer to answer your questions. During the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by your old servicer before its due date may not be treated by the new loan servicer as late, and a late fee may not be imposed on you.

Complaint Resolution

Section 6 of RESPA (12 U.S.C. Section 2605) gives you certain consumer rights, whether or not your loan servicing is transferred. If you send a "qualified written request" to your servicer, your servicer must provide you with a written acknowledgement within 20 Business Days of receipt of your request. A "qualified written request" is a written correspondence, other than notice on a payment coupon or other payment medium supplied by the servicer, which includes your name and account number, and the information regarding your request. Not later than 60 Business Days after receiving your request, your servicer must make any appropriate corrections to your account, or must provide you with a written clarification regarding any dispute. During this 60-Business Day period, your servicer may not provide information to a consumer reporting agency concerning any overdue payment related to such period or qualified written request.

A Business Day is any day in which the offices of the business entity are open to the public for carrying on substantially all of its business functions.

Damages and Costs

Section 6 of RESPA also provides for damages and costs for individuals or classes of individuals in circumstances where servicers are shown to have violated the requirements of that Section.

Servicing Transfer Estimates

1. The following is the best estimate of what will happen to the servicing of your mortgage loan:
 We may assign, sell or transfer the servicing of your loan while the loan is outstanding. We are able to service your loan and we will will not haven't decided whether to service your loan.

OR

We do not service mortgage loans, and we have not serviced mortgage loans in the past three years. We presently intend to assign, sell or transfer the servicing of your mortgage loan. You will be informed about your servicer.

We assign, sell or transfer the servicing of some of our loans while the loan is outstanding depending on the type of loan and other factors.

For the program you have applied for, we expect to:

Sell all of the mortgage servicing Retain all of the mortgage servicing.

Assign, sell, or transfer % of the mortgage servicing.

2. For all the first lien mortgage loans that we make in the 12-month period after your mortgage loan is funded, we estimate that the percentage of mortgage loans for which we will transfer servicing is between:

[0 to 25%] or [NONE] 26 to 50% 51 to 75% [76 to 100%] or [ALL]

This estimate [X] does [] does not include assignments, sales or transfers to affiliates or subsidiaries. This is only our best estimate and it is not binding. Business conditions or other circumstances may affect our future transferring decisions.

3. We have previously assigned, sold, or transferred the servicing of first lien mortgage loans.

OR

This is our record of transferring the servicing of the first lien mortgage loans we have made in the past:

Year Percentage of Loans Transferred (Rounded to nearest quartile - 0%, 25%, 50%, 75%, or 100%)

2003 100%

2002 100%

2001 100%

This information does does not include assignments, sales or transfers to affiliates or subsidiaries.

Date PRIMELENDING Present Servicer or Lender

ACKNOWLEDGMENT OF MORTGAGE LOAN APPLICANT

I/We have read this disclosure form, and understand its contents, as evidenced by my/our signature(s) below. I/We understand that this acknowledgment is a required part of the mortgage loan application.

Applicant Date Applicant Date

Applicant Date Applicant Date



EQUAL CREDIT OPPORTUNITY ACT NOTICE

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided that the applicant has the capacity to enter a binding contract); because all or part of the applicants 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 the law concerning PrimeLending, is the Federal Reserve Bank of Dallas, Consumer Affairs, 2200 Pearl St., Dallas, Tx 75201.

You may use your birth given first name and surname or a birth given first name and a combined surname You may apply for a loan in your name, or you may desire that your spouse (if any) be a co-applicant. There is no requirement for your spouse (if any) to apply or otherwise become obligated to repay the debt except to the extent that the spouse's joining on the Note and Mortgage are required to perfect the lien.

INFORMATION ABOUT ANY CO-APPLICANT NEED NOT BE REVEALED UNLESS THE CO-APPLICANT WILL BE CONTRACTUALLY LIABLE ON THE DEBT OR THE CO-APPLICANT INCOME AND/OR ASSETS ARE TO BE RELIED ON.

NO PERSON IS REQUIRED TO REVEAL INCOME FROM ALIMONY, CHILD SUPPORT OR MAINTENANCE UNLESS THE APPLICANT(S) CHOOSES TO DISCLOSE THE SAME. NEITHER IS ANY PERSON REQUIRED TO DESIGNATE A TITLE AS MR., MRS., MS., OR MISS.

FINANCIAL PRIVACY ACT NOTICE

The Federal Right to Financial Privacy Act requires that all applicants be informed of the purpose and uses to be made of the information which is solicited. The following is a statement of purpose and use:

PURPOSE: The information requested in the loan application is considered relevant and necessary to determine your credit worthiness for the loan for which you are applying.

USE: The information will be used in evaluating your loan application.

EFFECT OF NON-DISCLOSURE: Disclosure of the requested information is voluntary. No penalty will be assessed for failure to respond. However, the decision as to the approval of your loan request must be made on the basis of information supplied by you. Incomplete information could result in delay or denial of your loan request.

THIS IS NOTICE TO YOU, AS REQUIRED BY THE RIGHT TO FINANCIAL PRIVACY ACT OF 1978, THAT THE DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT, THE VETERANS ADMINISTRATION OF LOAN GUARANTY DIVISION, OR A PERMANENT MORTGAGE GUARANTY COMPANY HAS THE RIGHT TO ACCESS TO FINANCIAL RECORDS HELD BY A FINANCIAL INSTITUTION IN CONNECTION WITH THE CONSIDERATION OR ADMINISTRATION OF ASSISTANCE TO YOU. FINANCIAL RECORDS INVOLVING YOUR TRANSACTION WILL BE AVAILABLE TO THE ABOVE MENTIONED AGENCIES WITHOUT FURTHER NOTICE OR AUTHORIZATION BUT WILL NOT BE DISCLOSED OR RELEASED TO ANY OTHER GOVERNMENT AGENCY OR DEPARTMENT WITHOUT YOUR CONSENT EXCEPT AS REQUIRED OR PERMITTED BY LAW.

APPRAISAL NOTICE

The appraisal report was made solely for the benefit of PrimeLending in order to estimate the residential real estate property's value for loan collateral purposes. Neither, you, the recipient, nor any third person has any right to rely upon the information contained in the report or upon PrimeLending's appraisal procedures.

The market value contained in the appraisal report is as of a certain date and may be affected by events subsequent to the date of the report. Neither PrimeLending nor the appraiser has any duty to advise you, the recipient, or any third person of changes in the market value that may occur.

AFFILIATED DISCLOSURE

I am not required to buy products or services from PlainsCapital Bank or Momentum Funding, Inc. Banking, financial services, and Second Lien financing is available through other entities not affiliated with PlainsCapital Bank or its parent company, PlainsCapital Corporation.

My choice of another person or entity not affiliated with PlainsCapital Bank or PlainsCapital Corporation, will not, in any way, affect the credit decision or credit terms offered by PlainsCapital Bank, Momentum Funding, Inc. or PlainsCapital Corporation.

By signing this statement, I have the right to receive a copy of the appraisal report. I also acknowledge I have read and understand all of the above disclosures.

Borrower

Date

Borrower

Date



Providers of Settlement Services

Lender will require the use of the providers of settlement services designated below. The associated charges shown on the Good Faith Estimate are based on the fees typically charged by these providers. The Lender has repeatedly used or required applicants/borrowers to use the services of these providers of settlement services within the past 12 months. This is just a sampling of the companies we use.

Service Provided		Cost Range
Name of Provider	Address of Provider	Phone Number
Appraisal		\$300-\$650
Allied Real Estate Appraisal	8628 Crownover Court, Dallas, Tx 75252	972-599-0080
Appraisal House	P.O. Box 703681, Dallas, Tx 75370	972-248-0222
Box & Associates	15150 Preston Rd #250, Dallas, Tx 75248	972-392-0300
Cleeter & Associates	2828 W. Parker #201, Plano, Tx 75075	972-612-2580
Goodrich & Associates	9535 Forest Ln#124, Dallas, Tx 75243	972-699-0000
Jackson Claborn, Inc.	5800 W. Plano Pkwy #220 Plano, Tx 75093	972-732-0051
Jordan & Associates	17732 Preston Rd #100, Dallas, Tx 75252	972-733-0030
Land America OneStop	P. O. Box 932384, Atlanta, GA 31193	888-553-5768
Residential Appraisal Services	3612 Oakcrest Drive, Plano, Tx 75025	972-491-9970
Rhodes Appraisal Company	8533 Ferndale Rd, #110, Dallas, Tx 75238	214-349-4550
Texas Capital Appraisal Group	3810 Medical Pkwy#123, Austin, Tx 78756	512-450-0404
Currier Appraisals	1309 W 10 th Street, Austin TX 78703	512-628-0478
D.C. Phillips and Associates	520 Central Parkway East, Plano TX 75074	972-516-0070
Advantage Appraisals	13131 Champions Drive, Houston TX	281-580-8873
Rohlfing Appraisals	P.O. Box 6520, Branson Missouri	417-334-1481
Credit Report		\$9-\$65
Factual Data	15311 Vantage Pkwy #320, Houston, Tx 77032	800-324-5005
Info One	2929 Mossrock Suite 205 San Antonio TX 78230	800-330-9093
Document Preparation		\$150-\$200
Robertson & Anschutz	10333 Richmond #550, Houston, Tx 77042	800-427-2888
Flood Certification		\$24-\$40
Flood Data Services	9020 N. Capital of Texas Hwy #650, Austin, Tx 78759	800-447-6347

Borrower

Co-Borrower

**AFFILIATED BUSINESS ARRANGEMENT
AND INSURANCE DISCLOSURE**

BORROWER'S:

LOAN #:

PROPERTY:

DATE:

This is to give you notice that PrimeLending, A PlainsCapital Company has a business relationship with PlainsCapital Bank, Momentum Funding, and PlainsCapital Insurance. The relationship between us is as an affiliate of PlainsCapital Corporation, which is a bank holding company. Because of this relationship, a referral by us to an affiliate, or the use of one of our affiliates for settlement or other services, may provide PrimeLending, a financial or other benefit.

Set forth below are the estimated charges for the settlement or other services listed. You are NOT required to use these providers as a condition of settlement of your loan, nor are you required to obtain other financial or insurance services as a condition of making your loan. THERE ARE FREQUENTLY OTHER SERVICE PROVIDERS AVAILABLE FOR SIMILAR SERVICES. YOU ARE FREE TO CHECK OTHER PROVIDERS TO DETERMINE IF YOU ARE RECEIVING THE BEST SERVICES AND RATES FOR THESE ITEMS.

<u>Name and Address</u>	<u>Service Provided</u>	<u>Range of Costs</u>
PlainsCapital Bank, Dallas, Lubbock, Austin, Amarillo	Banking	Varies
Momentum Funding, Dallas	Second Lien Mortgage	1% of second Lien Mortgage, plus other costs
PlainsCapital Insurance, Dallas, Lubbock	Insurance Needs	Varies
Capital Title	Full Range of Title & Closing Services	Varies

PLEASE BE ADVISED THAT: Credit Life, Accident and Health, and Involuntary Unemployment Insurance are not required to obtain credit.

Hazard or Flood Insurance may be required in connection with this loan. **LENDER'S DECISIONS WITH RESPECT TO THE LOAN APPLICATION ARE INDEPENDENT OF APPLICANT'S DECISION OF WHERE TO OBTAIN INSURANCE.** Applicant need not purchase insurance from lender, its subsidiary, an affiliate, or any particular unaffiliated third-party. The required insurance is available through brokers or agents other than Lender. Applicant's choice of insurance provider will not affect Lender's decision or the credit terms in any way, however, Lender reserves the right to refuse an insurer for reasonable cause.

IMPORTANT INFORMATION

- THIS INSURANCE IS NOT A DEPOSIT, OTHER OBLIGATION OF, OR GUARANTEE BY, THE LENDER OR ANY AFFILIATE OF LENDER.
- THIS INSURANCE IS NOT INSURED BY THE FEDERAL DEPOSIT INSURANCE CORPORATION (FDIC), ANY OTHER AGENCY OF THE UNITED STATES*, OR LENDER, AS WELL AS, ANY AFFILIATE OF LENDER *Flood Insurance may be insured by a Federal Agency
- LENDER MAY NOT CONDITION AN EXTENSION OF CREDIT ON EITHER:
 - ❖ APPLICANT'S PURCHASE OF AN INSURANCE PRODUCT, ANNUITY FROM LENDER, OR ANY OF ITS AFFILIATES, OR
 - ❖ APPLICANT'S AGREEMENT NOT TO OBTAIN, OR A PROHIBITION ON APPLICANT FROM OBTAINING, AN INSURANCE PRODUCT OR ANNUITY FROM AN UNAFFILIATED UNIT

No insurance is provided to Applicant unless a premium is paid and a policy is issued.

The persons signing below acknowledge that they have received this disclosure, both in writing and verbally, and understand its contents.

I/We have read this disclosure statement and understand that PrimeLending may refer me/us to purchase the above settlement or financial services at PrimeLending. I/We also acknowledge that PrimeLending may receive a financial or other benefit as a result.

Date

Applicant

Applicant