



Applying for a Real Estate Loan

- Download and print all application documents
- Refer to the application cover letter or brochure for specific instructions
- Once all application pages have been completed, signed and dated and all corresponding documentation has been collected, your Real Estate Loan Application can be dropped off at any FTWCCU office or mailed to the address listed below
- Should you have any questions, you can contact the Real Estate Department directly at 817 835-5028 or 817 835-5020

Fort Worth Community Credit Union
 ATTN: Real Estate Department
 P.O. Box 210848
 Bedford, TX 76095-7848

FTWCCU Office Locations

Headquarters Office 1905 Forest Ridge Dr Bedford, TX 76021	Downtown Office 819 Taylor St. Rm. 7A23 Fort Worth, TX 76102	North Tarrant Office 3501 North Tarrant Pkwy Fort Worth, TX 76244
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South Arlington Office 2327 W. Pleasant Ridge Rd. Arlington, TX 76015	Wedgwood Office 6720 S. Hulen Fort Worth, TX 76133	Meadowbrook Office 6454 Brentwood Stair Rd. Fort Worth, Texas 76112
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Weatherford Office 1911 S Main St Weatherford, Texas 76086	Burleson Office 1456 SW Wilshire Blvd Burleson, Tx 76028	Flower Mound Office 3548 Long Prairie Rd. Flower Mound, Tx 75022
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North Richland Hills Office 8524 Davis Blvd North Richland Hills, Tx 76182		
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APPLICATION PROCEDURE and ESTIMATE OF COSTS (if applicable) For QUICKFIX HOME IMPROVEMENT

Unsecured Home Improvement Loan \$3,000.00 up to \$20,000.00 *

- Please complete the attached documents and loan application including description of work to be done. **All paperwork must be in ink and no white out can be used. If an error is made, please draw a line through it and initial the correction.**
- Complete the required Declarations/Government Monitoring form.
- Include a copy of all proof of income. If self employed, two (2) years tax returns, all schedules, will be required.
- Include a copy of your most recent property tax assessment.
- Include a copy of your current homeowner's insurance policy.
- Include a copy of all contractors proposals for improvements
- Include a copy of your most recent mortgage statement.

Secured Home Improvement Loan \$3,000.00 up to \$100,000.00 (A Certified Appraisal is Required)

- Please complete the attached loan application.
- Include a copy of all proof of income. If self employed, two (2) years tax returns, all schedules, will be required.
- Include a copy of your most recent property tax assessment.
- Include a copy of the full legal description of your property including Lot, Block, Plat, Volume and Page numbers. This can be found on your Deed of Trust or Title Insurance Policy.
- Include a copy of your current homeowner's insurance policy.
- Include a copy of your most recent mortgage statement showing the balance and escrow account (required.)
- Include a copy of all contractors proposals for improvements (must include contractor's complete address and telephone number). If work is being done by member, please provide materials list from suppliers (i.e., Home Depot, Color Tile, etc.). All loan draws will be made payable to you **and** the contractor. If you are purchasing materials yourself, please provide a bill of sale.

*** A MANDATORY INSPECTION OF THE IMPROVEMENTS DONE WILL BE ORDERED FOR ALL SECURED HOME IMPROVEMENT LOANS ONCE ALL LOAN DRAWS HAVE BEEN COMPLETED. THERE IS NO CHARGE FOR THIS INSPECTION ***

The Required Regulatory Waiting Period for the Secured Home Improvement Loan:

- There will be a five (5) day waiting period after the application is received before the loan closing.
- There will be a three (3) business day wait after the loan documents have been signed before the loan proceeds can be disbursed. All loan closings will be held at a FTWCCU Office.

The Fees Associated with the Secured Home Improvement Loan are:

- Flood Verification. This fee ranges from \$10.00 to \$15.00. The companies that may process this flood certification are;
AFR Services, 1820 Park Blvd, Suite 1100, Plano, TX 75093
- Title Search. This fee ranges from \$81.19 to \$200.00. The company that may process this title search is;
GSL Research, Ft. Worth, TX 76109
- Appraisal Fee. This fee ranges from \$375.00 to \$500.00. The company that may process this appraisal is;
Accurate Valuations, Ft. Worth, TX 76107
- A filing lien fee is required on all secured loans. This fee ranges from \$28 to \$50 depending on the number of documents to be recorded and the county in which the property is located.

Member is responsible for all fees once the loan has been processed and approved

I would like any fees (if applicable);

_____Deducted from my share account

_____Deducted from my share draft account

Applicant's Signature

Date

Applicant's Signature

Date

*Loan amount determined by credit score



1905 Forest Ridge Drive
Bedford, Texas 76021-5724

(Mailing Address)
P.O. Box 210848
Bedford, Texas 76095-7848

Application

NOTE AND COMPLETE

NOTICE TO OHIO APPLICANTS: The Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

WISCONSIN RESIDENTS ONLY: (1) No provision of any marital property agreement, unilateral statement under Section 766.59, or court decree under Section 766.70 will adversely affect the rights of the Credit Union unless the Credit Union is furnished a copy of the agreement, statement or decree, or has actual knowledge of its terms, before the credit is granted or the account is opened. (2) Please sign if you are not applying for this account or loan with your spouse. The credit being applied for, if granted, will be incurred in the interest of the marriage or family of the undersigned.

Signature For Wisconsin Residents Only	Date
X	

Married Applicants may apply for a separate account.

Individual Credit: Complete **Applicant** section. Complete **Co-Applicant, Spouse**, (referred to as "Other") section: (1) about your spouse if you live in a community property state (AZ, CA, ID, LA, NM, NV, TX, WA, WI), or (2) if your spouse will use the Account. Please check box to indicate whom the information is about.

Joint Credit: Each Applicant must **individually** complete the appropriate section below. If Co-Borrower is spouse of the Applicant, mark the Co-Applicant box.

Amount Requested \$ _____ **Purpose:** _____

Repayment: Payroll Deduction Cash Automatic Payment Military Allotment

STATEMENT OF INTENT Are you interested in having your loan protected? Yes No

If you answer "yes", the credit union will disclose the cost to protect your loan. The protection is voluntary and does not affect your loan approval. In order for your loan to be covered, you will need to sign a separate application that explains the terms and conditions.

APPLICANT INFORMATION				OTHER CO-APPLICANT SPOUSE			
NAME (Last - First - Initial)				NAME (Last - First - Initial)			
DRIVER'S LICENSE NUMBER/STATE			BIRTH DATE	DRIVER'S LICENSE NUMBER/STATE			BIRTH DATE
ACCOUNT NUMBER		SOCIAL SECURITY NUMBER		ACCOUNT NUMBER		SOCIAL SECURITY NUMBER	
HOME PHONE	CELL PHONE	BUSINESS PHONE/EXT.		HOME PHONE	CELL PHONE	BUSINESS PHONE/EXT.	
PRESENT ADDRESS (Street - City - State - Zip)		OWN	RENT	PRESENT ADDRESS (Street - City - State - Zip)		OWN	RENT
			LENGTH AT RESIDENCE				LENGTH AT RESIDENCE
PREVIOUS ADDRESS (Street - City - State - Zip)		OWN	RENT	PREVIOUS ADDRESS (Street - City - State - Zip)		OWN	RENT
			LENGTH AT RESIDENCE				LENGTH AT RESIDENCE
COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE: MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (Single - Divorced - Widowed) <input type="checkbox"/>				COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE: MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (Single - Divorced - Widowed) <input type="checkbox"/>			
LIST AGES OF DEPENDENTS NOT LISTED BY OTHER APPLICANT (Exclude Self)				LIST AGES OF DEPENDENTS NOT LISTED BY OTHER APPLICANT (Exclude Self)			

EMPLOYMENT INFORMATION			
NAME AND ADDRESS OF EMPLOYER			
YOUR TITLE/GRADE		SUPERVISOR'S NAME	
START DATE	HOURS AT WORK	IF SELF EMPLOYED, TYPE OF BUSINESS	
IF EMPLOYED IN CURRENT POSITION LESS THAN FIVE YEARS, COMPLETE PREVIOUS EMPLOYER NAME AND ADDRESS			
STARTING DATE		ENDING DATE	
MILITARY: IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR YES NO			
WHERE		ENDING/SEPARATION DATE	

INCOME INFORMATION			
NOTICE: Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered.			
EMPLOYMENT INCOME \$	PER MONTHLY	NET	GROSS
OTHER INCOME \$	PER		
SOURCE			



REFERENCES Please include Street, City, State and Zip. NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU RELATIONSHIP _____ HOME PHONE _____ NAME AND ADDRESS OF PERSONAL FRIEND - NOT A RELATIVE _____ HOME PHONE _____	NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU RELATIONSHIP _____ HOME PHONE _____ NAME AND ADDRESS OF PERSONAL FRIEND - NOT A RELATIVE _____ HOME PHONE _____
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ASSETS/PROPERTY Check box for Applicant/Other. List all assets and account number(s) -- Attach other sheets if necessary.	
APPLICANT SHARE DRAFT OR CHECKING AMOUNT \$ _____ NAME AND ADDRESS OF DEPOSITORY _____	OTHER (CO-APPLICANT, SPOUSE) SHARE DRAFT OR CHECKING AMOUNT \$ _____ NAME AND ADDRESS OF DEPOSITORY _____
SHARE DRAFT OR CHECKING AMOUNT \$ _____ NAME AND ADDRESS OF DEPOSITORY _____	SHARE DRAFT OR CHECKING AMOUNT \$ _____ NAME AND ADDRESS OF DEPOSITORY _____

APPLICANT	OTHER	ASSET TYPE	LIST HOME AND ALL OTHER ITEMS YOU OWN AND LOCATION OF PROPERTY <small>For Example: Auto, Boat, Stocks, Bonds, Cash, Household Goods, Real Estate, etc.</small>	MARKET VALUE	PLEGED AS COLLATERAL FOR ANOTHER LOAN	
		HOME*		\$	YES	NO
				\$	YES	NO
				\$	YES	NO

***LIST EVERY LIEN AGAINST YOUR HOME -- This section must be completed for the property which will be given as security, if applicable.**
 A lien is a legal claim filed against property as security for payment of a debt. Liens include mortgages, deeds of trust, land contracts, judgments and past due taxes.

FIRST MORTGAGE HELD BY _____	OTHER LIENS (Describe) _____
PRESENT BALANCE \$ _____	
IS THE PROPERTY DESCRIBED IN THIS SECTION: YOUR PRINCIPAL DWELLING?	YES NO
IS ANYONE OTHER THAN YOUR SPOUSE A PART OWNER OF YOUR HOME?	YES NO
LISTED AS THE APPLICANT'S ADDRESS IN THE "APPLICANT INFORMATION" SECTION?	YES NO

DEBTS In addition to Rent/Mortgage list all other debts (for example, auto loans, credit cards, second mortgage, home assoc. dues, alimony, child support, child care, medical, utilities, auto insurance, IRS liabilities, etc.) Please use a separate line for each credit card and auto loan. Attach other sheets if necessary.

APPLICANT	OTHER	DEBT TYPE	CREDITOR NAME AND ADDRESS	ACCOUNT NUMBER	ORIGINAL BALANCE	PRESENT BALANCE	MONTHLY PAYMENT	PAST DUE
		RENT MORTGAGE (incl. Tax & Ins.)			\$	\$	\$	
					\$	\$	\$	
					\$	\$	\$	
					\$	\$	\$	
					\$	\$	\$	
					\$	\$	\$	
TOTALS					\$ 0	\$ 0	\$ 0	

LIST ANY NAMES UNDER WHICH YOUR CREDIT REFERENCES AND CREDIT HISTORY CAN BE CHECKED _____

FINANCIAL INFORMATION These questions apply to both Applicant and Other.				APPLICANT		OTHER	
IF A "YES" ANSWER IS GIVEN TO A QUESTION, EXPLAIN ON AN ATTACHED SHEET				YES	NO	YES	NO
DO YOU HAVE ANY OUTSTANDING JUDGMENTS?							
HAVE YOU EVER FILED FOR BANKRUPTCY OR HAD A DEBT ADJUSTMENT PLAN CONFIRMED UNDER CHAPTER 13?							
HAVE YOU HAD PROPERTY FORECLOSED UPON OR GIVEN A DEED IN LIEU OF FORECLOSURE IN THE LAST 7 YEARS?							
ARE YOU A PARTY IN A LAWSUIT?							
ARE YOU OTHER THAN A U.S. CITIZEN OR PERMANENT RESIDENT ALIEN?							
IS YOUR INCOME LIKELY TO DECLINE IN THE NEXT TWO YEARS?							
ARE YOU A CO-MAKER, CO-SIGNER OR GUARANTOR ON ANY LOAN NOT LISTED ABOVE?							
FOR WHOM (Name of Others Obligated on Loan): _____				TO WHOM (Name of Creditor): _____			

SIGNATURES
 You promise that everything you have stated in this application is correct to the best of your knowledge and that the above information is a complete listing of all your debts and obligations. If you request, the credit union will tell you the name and address of any credit bureau from which it received a credit report on you. You understand that it is a crime to willfully and deliberately provide incomplete or incorrect information in this application. If there are any important changes, you will notify us in writing immediately. You also agree to notify us of any change in your name, address or employment within a reasonable time thereafter.

Applicant's Signature _____	Date _____
X	(SEAL)

Other Signature _____	Date _____
X	(SEAL)

Demographic Information of Applicant and Co-Applicant

DEMOGRAPHIC INFORMATION OF APPLICANT AND CO-APPLICANT

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, Federal law requires that we ask applicants for their demographic information (ethnicity, race, and sex) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. You may select one or more "Hispanic or Latino" origins, and one or more designations for "Race." The law provides that we may not discriminate on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, race, and sex on the basis of visual observation or surname. If you do not wish to provide some or all of this information, please check below.

Account Number:
Property Address:

APPLICANT	CO-APPLICANT
<p>Name:</p> <p>Ethnicity: Hispanic or Latino – <i>Check one or more</i> <input type="checkbox"/> Mexican <input type="checkbox"/> Puerto Rican <input type="checkbox"/> Cuban <input type="checkbox"/> Other Hispanic or Latino – <i>Print origin, for example, Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on:</i></p> <p><input type="checkbox"/> Not Hispanic or Latino <input type="checkbox"/> I do not wish to provide this information</p> <p>Race: Check one or more <input type="checkbox"/> American Indian or Alaska Native - <i>Print name of enrolled or principal tribe:</i></p> <p><input type="checkbox"/> Asian <input type="checkbox"/> Asian Indian <input type="checkbox"/> Chinese <input type="checkbox"/> Filipino <input type="checkbox"/> Japanese <input type="checkbox"/> Korean <input type="checkbox"/> Vietnamese <input type="checkbox"/> Other Asian – <i>Print race, for example, Hmong, Laotian, Thai, Pakistani, Cambodian, and so on:</i></p> <p><input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> Native Hawaiian <input type="checkbox"/> Guamanian or Chamorro <input type="checkbox"/> Samoan <input type="checkbox"/> Other Pacific Islander – <i>Print race, for example, Fijian, Tongan, and so on:</i></p> <p><input type="checkbox"/> White <input type="checkbox"/> I do not wish to provide this information</p> <p>Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male <input type="checkbox"/> I do not wish to provide this information</p>	<p>Name:</p> <p>Ethnicity: Hispanic or Latino – <i>Check one or more</i> <input type="checkbox"/> Mexican <input type="checkbox"/> Puerto Rican <input type="checkbox"/> Cuban <input type="checkbox"/> Other Hispanic or Latino – <i>Print origin, for example, Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on:</i></p> <p><input type="checkbox"/> Not Hispanic or Latino <input type="checkbox"/> I do not wish to provide this information</p> <p>Race: Check one or more <input type="checkbox"/> American Indian or Alaska Native - <i>Print name of enrolled or principal tribe:</i></p> <p><input type="checkbox"/> Asian <input type="checkbox"/> Asian Indian <input type="checkbox"/> Chinese <input type="checkbox"/> Filipino <input type="checkbox"/> Japanese <input type="checkbox"/> Korean <input type="checkbox"/> Vietnamese <input type="checkbox"/> Other Asian – <i>Print race, for example, Hmong, Laotian, Thai, Pakistani, Cambodian, and so on:</i></p> <p><input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> Native Hawaiian <input type="checkbox"/> Guamanian or Chamorro <input type="checkbox"/> Samoan <input type="checkbox"/> Other Pacific Islander – <i>Print race, for example, Fijian, Tongan, and so on:</i></p> <p><input type="checkbox"/> White <input type="checkbox"/> I do not wish to provide this information</p> <p>Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male <input type="checkbox"/> I do not wish to provide this information</p>

To Be Completed by Financial Institution (for an application taken in person):

<p>Was the ethnicity of the applicant collected on the basis of visual observation or surname? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Was the sex of the applicant collected on the basis of visual observation or surname? <input type="checkbox"/> Yes <input type="checkbox"/> No</p>	<p>Was the race of the applicant collected on the basis of visual observation or surname? <input type="checkbox"/> Yes <input type="checkbox"/> No</p>	<p>Was the ethnicity of the co-applicant collected on the basis of visual observation or surname? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Was the sex of the co-applicant collected on the basis of visual observation or surname? <input type="checkbox"/> Yes <input type="checkbox"/> No</p>	<p>Was the race of the co-applicant collected on the basis of visual observation or surname? <input type="checkbox"/> Yes <input type="checkbox"/> No</p>
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To Be Completed by Interviewer:

<p>Face to face interview Mail Telephone Internet</p>	<p>Interviewer's Name ANONYMOUS</p> <div style="border: 1px solid black; padding: 5px; display: flex; justify-content: space-between;"> Interviewer's Signature Date </div> <p style="text-align: right;">(Seal)</p> <p>Interviewer's Phone Number</p>	<p>Name and Address of Interviewer's Employer</p> <p>FORT WORTH COMMUNITY CREDIT UNION 1905 Forest Ridge Drive Bedford, Texas 76021-5724</p> <p>(Mailing Address) P.O. Box 210848 Bedford, Texas 76095-7848</p>
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AUTHORIZATION TO RELEASE INFORMATION

To Whom It May Concern:

1. I/We have applied for a loan from Fort Worth Community Credit Union. As part of the application process, FTWCCU may need to verify information contained in my/our loan application and in any other documents required in connection with this loan, either before the loan is closed or as part of its quality control program.
2. I/We authorize you to provide FTWCCU any and all information and documentation that they may request. Such information includes, but is not limited to, employment history and income, bank and similar account balances; credit history; loan payoff information and copies of tax returns.
3. A copy of this authorization may be accepted as an original.
4. Your prompt reply to FTWCCU is appreciated.

Borrower Date Social Security Number

Borrower Date Social Security Number

FTWCCU Real Estate Representative

Fort Worth Community Credit Union
1905 Forest Ridge Drive
Bedford, Texas 76021
817 835-5000

Disclosure Statement

NOTICE TO MORTGAGE LOAN APPLICANTS AND HOME IMPROVEMENT LOAN APPLICANTS: THE RIGHT TO COLLECT YOUR MORTGAGE LOAN PAYMENTS MAY BE TRANSFERRED. FEDERAL LAW GIVES YOU CERTAIN RELATED RIGHTS. SIGN THE ACKNOWLEDGMENT 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. 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 rights 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 the 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 under certain limited circumstances, when your servicer is changed abruptly. This exception applies only if your servicer is fired for cause, is in bankruptcy proceedings, or is involved in a conservatorship or receivership initiated by a Federal Agency.

Notices must contain certain information. They must contain the effective date of the transfer of the servicing of your loan to the new servicer, 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 about the transfer of servicing. 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. 2605) gives you certain consumer rights, whether or not your loan servicing is transferred. If you send a "qualified written request" to your loan servicer concerning the servicing of your loan, your servicer must provide you with a written acknowledgment 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 your reasons for the request. Not later than 60 business days after receiving your request, your servicer must make any appropriate corrections to your account, and must provide you with a written clarification regarding any dispute. During this 60 day period, your servicer may not provide information to a consumer reporting agency concerning any overdue payment related to this 60 day period or this qualified written request. A business day is any day, excluding public holidays (state or federal), Saturdays and Sundays.

Damages and Costs

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

Servicing Transfer Estimates

The next sentence puts forth 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 sometime while the loan is outstanding, but we have no present intention of doing so. We are able to service your loan, and we will service your loan at the outset, and for an indeterminate time thereafter.

For all the mortgage loans that we make in the 12 month period after your mortgage is funded, we estimate that the percentage of mortgage loans for which we will transfer servicing is between 0 and 25%, and this estimate does include assignments, sales or transfers to any 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.

In each of the past 3 years, we have transferred between 0 and 25% of the servicing of our loans. This information includes assignments, sales or transfers to any affiliates or subsidiaries.

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's Signature

Date

Co-Applicant's Signature

Date



Texas Mortgage Fraud Notice

NOTICE OF PENALTIES FOR MAKING FALSE OR MISLEADING WRITTEN STATEMENT

Warning: Intentionally or knowingly making a materially false or misleading written statement to obtain property credit, including a mortgage loan, is a violation of Section 32.32, Texas Penal Code, and, depending on the amount of the loan or value of the property, is punishable by imprisonment for a term of 2 years to 99 years and a fine not to exceed \$10,000.

I/we, the undersigned home loan applicant(s), represent that I/we have received, read and understand this notice of penalties for making a materially false or misleading written statement to obtain a home loan.

I/we represent that all statements and representations contained in my/our written home loan application, including statements or representations regarding my/our identity, employment, annual income, and intent to occupy the residential real property secured by the home loan, are true and correct as of the date of loan closing.