

Austin First Mortgage

Thank you for applying a mortgage loan with Austin First Mortgage. 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 officer if you have any question.

Please confirm you have received.

1. Good Faith Estimate. (The Good Faith Estimate and Truth in Lending may be sent to you separately).
2. Truth in Lending
3. Mortgage Broker/Loan Officer Disclosure. To find out the loan officer license info, visit www.austinfirstmortgage.com
4. Lock Request and Pre-paid application fee disclosure. (If you already sign before, no need to re-sign.)
5. Services Disclosure Statement
6. Borrower Signature Authorization (one for borrower and one for co-borrower)
7. Borrowers' Certification and Authorization
8. Equal Credit Opportunity Act
9. The Housing Financial Discrimination Act of 1977 Fair Lending Notice
10. Mortgage Loan Origination Agreement
11. Notice to Applicant of Right to Receive Copy of Appraisal Report
12. Privacy Policy Disclosure
13. Refinance Loan Amount Work Sheet (for refinance only)
14. Borrower Agreement for Broker Paid Closing Cost. (Only need when we agree to pay whole or some closing cost.)
15. IRS form 4506-T. (Only need if you use tax return to verify income or use stated income.)
16. NOTICE CONCERNING EXTENSIONS OF CREDIT (12 day disclosure). Only if you apply Texas cash out refinance or home equity loan.
17. Patriot Act Information Disclosure
18. Affiliated business Disclosure
19. NOTICE OF PENALTIES FOR MAKING FALSE OR MISLEADING STATEMENT

Other information you need to know:

1. Buying Your Home, Settlement Costs and Helpful Information. You can find the book through our web site. The direct link is <http://autumnmoon.com/mortgage/Paper/HUDBuyHome.pdf>

2. **Consumer Handbook on Adjustable Rate Mortgages.** If you apply ARM loan. You need to read the handbook prepared by Federal Reserve Board Office of Thrift Supervision. The direct link is <http://autumnmoon.com/mortgage/Paper/ConsumerHandbookOnARMs.pdf>

You can also access above books by visit <http://www.austinfirstmortgage.com> and find Links at left side. If you do not access Internet or can not download the books listed above, please check the box below that we will send you a hard copy of them. The Handbook on Adjustable Rate Mortgage will send to applicants who apply arm loan.

Yes, I do not access Internet, Please send me above books in Hard copy. My address is

I have read above disclosures and received all disclosures listed above.

Borrower Signature _____ Date: _____

Co-Borrower Signature _____ Date : _____

Most disclosures, include this page, can be found at www.austinfirstmortgage.com. Please contact any of our loan officers if you have any question.

MORTGAGE BROKER/LOAN OFFICER DISCLOSURE

Mortgage Broker or Loan Officer: _____

License Number: _____

The information in this disclosure is provided to clarify the nature of our relationship, my duties to you, and how I am to be compensated as a Mortgage Broker or Loan Officer. This disclosure is a requirement of the Texas Mortgage Broker License Act. Since I may be working for a company, references to "we or "us" refer to me and any company for which I am working.

Check ALL that apply

Duties and Nature of Relationship

You, the applicant(s), have applied with us for a residential mortgage loan.

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 enter into separate independent contractor agreements with various lenders. While we will 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 or best terms available in the market.

In connection with this mortgage loan, we are acting as an independent contractor and not as your agent. We will make your loan ourselves. We may either sell the loan to an investor or retain it. (You will receive a separate disclosure as to how we will handle servicing rights on any such loan.) We have a number of established independent contractor relationships with various investors to whom we sell closed loans. We are not an agent for any such investor in connection with the sale of a loan. While we will seek to assist you in meeting your financial needs, we cannot guarantee the lowest or best terms available in the market.

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 or part of our compensation by you or by the lender or investor. Alternatively, we may be paid a portion of our compensation by both you and 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 rate, in which case some or all of my compensation will be paid by the lender. We also may be paid by the lender based on other goods, services, or facilities performed or provided by us to the lender.

Our pricing for your loan is based upon current wholesale options available to us in the secondary market where closed loans are sold. Fees charged directly to you by us may vary depending on the type of loan for which you have applied.

At the time of this disclosure, we are receiving \$ 350 in fees. The services which these fees are being charged include the following:

Application fee \$ 350 _____

Processing fee \$ _____

Appraisal fee \$ _____

Credit report fee \$ _____

Automated underwriting fee \$ _____

Other (list):

_____ \$ _____
_____ \$ _____

Of this amount, \$ 0 is not refundable under any conditions.

The remainder of this amount will not be subject to refund at any time after we have ordered or obtained the services for which such fees are being collected.

The estimated fees which we will charge will be as shown on the good faith estimate which we are providing to you now or which we will provide you within three (3) days in accordance with the requirements of the Real Estate Settlement Procedures Act and its implementing regulations.

Austin First Mortgage IS LICENSED UNDER THE LAWS OF THE STATE OF TEXAS AND BY STATE LAW IS SUBJECT TO REGULATORY OVERSIGHT BY THE TEXAS SAVINGS AND LOAN DEPARTMENT. ANY CONSUMER WISHING TO FILE A COMPLAINT AGAINST _____ SHOULD COMPLETE, SIGN, AND SEND A COMPLAINT FORM TO THE TEXAS SAVINGS AND LOAN DEPARTMENT, 2601 NORTH LAMAR, SUITE 201, AUSTIN, TEXAS 78705. COMPLAINT FORMS AND INSTRUCTIONS MAY BE DOWNLOADED AND PRINTED FROM THE DEPARTMENT'S WEB SITE LOCATED AT WWW.TSLD.STATE.TX.US OR OBTAINED FROM THE DEPARTMENT UPON REQUEST BY MAIL AT THE ADDRESS ABOVE, BY TELEPHONE AT ITS TOLL-FREE CONSUMER HOTLINE AT 1-877-276-5550, BY FAX AT (512) 475-1360, OR BY E-MAIL AT TSLD@TSLD.STATE.TX.US.

THE DEPARTMENT MAINTAINS THE MORTGAGE BROKER RECOVERY FUND TO MAKE PAYMENTS OF CERTAIN TYPES OF JUDGMENTS AGAINST A MORTGAGE BROKER OR LOAN OFFICER. NOT ALL CLAIMS ARE COMPENSABLE AND A COURT MUST ORDER THE PAYMENT OF A CLAIM FROM THE RECOVERY FUND BEFORE THE DEPARTMENT MAY PAY A CLAIM. FOR MORE INFORMATION ABOUT THE RECOVERY FUND, PLEASE CONSULT SUBCHAPTER F OF THE MORTGAGE BROKER LICENSE ACT ON THE DEPARTMENT'S WEB SITE REFERENCED ABOVE.

Applicant(s)	Mortgage Broker/Loan Officer
Signed: _____	Signed: _____
Name: _____	Name: _____
Date: _____	Date: _____
Signed: _____	
Name: _____	
Date: _____	

Austin First Mortgage

Lock Request and Credit Card Pay authorization Form

Processing Center: 13284 Pond Springs Rd, #404, Austin, TX 78729
(512)219-5443(M) (512)351-3504(D) (512)366-9689(F)

I _____ (Name), agree to pay Austin First Mortgage \$350 application fee. I have received a Good Faith Estimate and accept the rate/closing cost. I have read application fee refund policy below and agree the terms.

Please charge my credit card: (VISA and Master Card Only)

Names on Card: _____ Phone number _____
Card Number: _____ EXP Date ____/____ (M/Y)
Billing Address: _____ ZIP Code _____
Security Code _____ (it is a 3 or 4 digit code on your credit card)

Please fill information for your lock request

Name: _____ SSN: _____
Property Address: _____
Rate _____, Program (check one): _____ 30 year or _____
Lock time: _____ 30days or _____, Closing date: _____ (firm date, est date)
Loan amount: _____, Escrow Wavier: ____ Yes, ____ No
Purchase Price (or Property Value for refi) _____
Total Broker/lender fees: _____ (That is sum of all 800 fees on good faith estimate) (the fee does not include escrow wavier fee)

Please fax filled form and gfe to: (512)366-9689 or the number the loan officer told you.

The application fee is 100% refundable. If the loan application cannot be approved with the terms/conditions show on good faith estimate, Austin First Mortgage will refund 100% of the application fee to the applicant. The application fee is pre-paid and/or paid at closing. The real closing cost is shown on the good faith estimate. Applicant(s) agree to send original signed application form (form 1003), good faith estimate, truth in lending and all disclosures, as well as all support documents in 3 business days or as agreed to with the loan officer.

The application fee is not refundable if the applicant(s) requests to cancel the loan, or any fraud/misrepresentation found in application and support documents after rate is locked. The fee is not refundable if any borrower's credit, income, asset or the subject property condition changes that affects the borrower's qualification during the processing of the loan application. The application fee is not refundable if the loan can not be approved due to appraisal value lower than expected, property title problem, property condition do not satisfy the lender requirements. The application fee is not refundable if the applicant (s) does not response for extra document request, such as extra bank statement the lender requiring, in a reasonable time that cause the loan application be not approved by the lender.

If we cannot lock the rate/closing cost by your request due to market change or any other reason, we will refund you the application fee and give you a notice.

THE AFOREMENTIONED INFORMATION, RELATIONSHIPS, AND COMPENSATIONS ARE ACKNOWLEDGED, FULLY UNDERSTOOD, AND AGREED TO BY ALL PARTIES TO THIS DISCLOSURE.

Signature _____ Date _____

SERVICING DISCLOSURE STATEMENT

Lender: **Austin First Mortgage**
11520 Cedarcliff Dr
Austin , TX 78750

Date:

NOTICE TO 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 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. 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, then 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 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:

A. 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 service your loan.
- will not service your loan.
- haven't decided whether to service your loan.

B. 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.

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

_____ 0 to 25% _____ 26 to 50% _____ 51 to 75% 76 to 100%

This estimate 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. A. We have previously assigned, sold, or transferred the servicing of mortgage loans.

B. This is our record of transferring the servicing of mortgage loans we have made in:

Year	Percentage of Loans Transferred
2006	100 %
2005	100 %
2004	100 %

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

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

Applicant Date

Applicant Date

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		2. Name and address of Lender/Broker Austin First Mortgage 11520 Cedarcliff Dr Austin, TX 78750 TEL: 512-219-8148 FAX: 512-918-3094	
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 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).

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

Borrower

Date

Borrowers' Certification and Authorization

CERTIFICATION

The Undersigned certify the following:

1. I/We have applied for a mortgage loan from 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 downpayment, 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 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 from Austin First Mortgage. As part of the application process, 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 Austin First Mortgage and to any investor to whom 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. 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 Signature _____

Co-Borrower Signature _____

SSN: _____ Date: _____

SSN: _____ Date: _____

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

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)

(Applicant) (Date)

(Applicant) (Date)

**THE HOUSING FINANCIAL DISCRIMINATION ACT OF 1977
FAIR LENDING NOTICE**

DATE:

COMPANY: **Austin First Mortgage
11520 Cedarcliff Dr
Austin, TX 78750**

APPLICATION NO:

PROPERTY ADDRESS:

It is illegal to discriminate in the provisions of or in the availability of financial assistance because of the consideration of:

1. Trends, characteristics or conditions in the neighborhood or geographic area surrounding a housing accommodation, unless the financial institution can demonstrate in the particular case that such consideration is required to avoid an unsafe and unsound business practice;
or
2. Race, color, religion, sex, marital status, national origin or ancestry.

It is illegal to consider the racial, ethnic, religious or national origin composition of a neighborhood or geographic area surrounding a housing accommodation or whether or not such composition is undergoing change, or is expected to undergo change, in appraising a housing accommodation or in determining whether or not, or under what terms and conditions, to provide financial assistance.

These provisions govern financial assistance for the purpose of the purchase, construction, rehabilitation or refinancing of a one-to-four unit family residence occupied by the owner and for the purpose of the home improvement of any one-to-four unit family residence.

If you have any questions about your rights, or if you wish to file a complaint, contact the management of this financial institution or the agency noted below :

I/we received a copy of this notice.

_____ Date

_____ Date

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 **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 **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.
- * Alternatively, we may be paid a portion of our compensation by both you and 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 some or all of our compensation indirectly through 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)	
Austin First Mortgage			
Company Name		Applicant Name(s)	
11520 Cedarcliffe Dr			
Address		Address	
Austin, TX 78750			
City, State, Zip		City, State, Zip	
512-219-8148 / 512-918-4094			
Phone/Fax		Borrower Signature	Date
Broker or Authorized Agent Signature	Date	Co-Borrower Signature	Date

**NOTICE TO APPLICANT OF RIGHT
TO RECEIVE COPY OF APPRAISAL REPORT**

APPLICATION NO:

PROPERTY ADDRESS:

You have the right to receive a copy of the appraisal report to be obtained in connection with the loan for which you are applying, provided that you have paid for the appraisal. We must receive your written request no later than 90 days after we notify you about the action taken on your application or you withdraw your application. If you would like a copy of the appraisal report, contact :

**Austin First Mortgage
11520 Cedarcliffe Dr
Austin, TX 78750**

E-mail: Use your loan officer email or info@austinfirstmortgage.com
It is free of charge to send the report by e-mail.

Austin First Mortgage charge \$15 shipping and handling fee for send you a hard copy of the appraisal report. Please fill the information below and fax or mail to us. Please check our web site for fax number.

_____ I agree to pay \$15 to get a hardcopy of appraisal report, please charge my credit report or a check is attached. Austin First Mortgage accept VISA or Master Card only.

VISA or Master Card Number: _____

Name on Card: _____

Billing Address: _____

Security Code _____ (it is usually a 3 or 4 digit number on the back of the card.)

(Applicant) (Date)

(Applicant) (Date)

(Applicant) (Date)

(Applicant) (Date)

PRIVACY POLICY DISCLOSURE

(Protection of the Privacy of Personal Non-Public Information)

Respecting and protecting customer privacy is vital to our business. By explaining our Privacy Policy to you, we trust that you will better understand how we keep our customer information private and secure while using it to serve you better. Keeping customer information secure is a top priority, and we are disclosing our policies to help you understand how we handle the personal information about you that we collect and disclose. This notice explains how you can limit our disclosing of personal information about you. The provisions of this notice will apply to former customers as well as current customers unless we state otherwise.

The Privacy Policy explains the Following:

- Protecting the confidentiality of our customer information.
- Who is covered by the Privacy Policy.
- How we gather information.
- The types of information we share, why, and with whom.
- Opting Out - how to instruct us not to share certain information about you or not to contact you.

Protecting the Confidentiality of Customer Information:

We take our responsibility to protect the privacy and confidentiality of customer information very seriously. We maintain physical, electronic, and procedural safeguards that comply with federal standards to store and secure information about you from unauthorized access, alteration, and destruction. Our control policies, for example, authorize access to customer information only by individuals who need access to do their work.

From time to time, we enter into agreements with other companies to provide services to us or make products and services available to you. Under these agreements, the companies may receive information about you but they must safeguard this information, and they may not use it for any other purposes.

Who is Covered by the Privacy Policy:

We provide our Privacy Policy to customers when they conduct business with our company. If we change our privacy policies to permit us to share additional information we have about you, as described below, or to permit disclosures to additional types of parties, you will be notified in advance. This Privacy Policy applies to consumers who are current customers or former customers.

How We Gather Information:

As part of providing you with financial products or services, we may obtain information about you from the following sources:

- Applications, forms, and other information that you provide to us, whether in writing, in person, by telephone, electronically, or by any other means. This information may include your name, address, employment information, income, and credit references;
- Your transaction with us, our affiliates, or others. This information may include your account balances, payment history, and account usage;
- Consumer reporting agencies. This information may include account information and information about your credit worthiness;
- Public sources. This information may include real estate records, employment records, telephone numbers, etc.

Information We Share:

We may disclose information we have about you as permitted by law. We are required to or we may provide information about you to third-parties without your consent, as permitted by law, such as:

- To regulatory authorities and law enforcement officials.
- To protect against or prevent actual or potential fraud, unauthorized transactions, claims, or other liability.
- To report account activity to credit bureaus.
- To consumer reporting agencies.

- To respond to a subpoena or court order, judicial process or regulatory authorities.
- In connection with a proposed or actual sale, merger, or transfer of all or a portion of a business or an operating unit, etc.

In addition, we may provide information about you to our service providers to help us process your applications or service your accounts. Our service providers may include billing service providers, mail and telephone service companies, lenders, investors, title and escrow companies, appraisal companies, etc.

We may also provide information about you to our service providers to help us perform marketing services. This information provided to these service providers may include the categories of information described above under "How We Gather Information" limited to only that which we deem appropriate for these service providers to carry out their functions.

We do not provide non-public information about you to any company whose products and services are being marketed unless you authorize us to do so. These companies are not allowed to use this information for purposes beyond your specific authorization.

Opting Out

We also may share information about you within our corporate family of office(s). We may share all of the categories of information we gather about you, including identification information (such as your name and address), credit reports (such as your credit history), application information (such as your income or credit references), your account transactions and experiences with us (such as your payment history), and information from other third parties (such as your employment history).

By sharing this information we can better understand your financial needs. We can then send you notification of new products and special promotional offers that you may not otherwise know about. For example, if you originally obtained a mortgage loan with us, we would know that you are a homeowner and may be interested in hearing how a home equity loan may be a better option than an auto loan to finance the purchase of a new car.

You may prohibit the sharing of application and third-party credit-related information within our company or any third-party company at any time. If you would like to limit disclosures of personal information about you as described in this notice, just check the appropriate box or boxes to indicate your privacy choices.

- Please do not share personal information about me with non-affiliated third-parties.
- Please do not share personal information about me with any of your affiliates except as necessary to effect, administer, process, service or enforce a transaction requested or authorized by myself.
- Please do not contact me with offers of products or services by mail.
- Please do not contact me with offers of products or services by telephone.

Note for Joint Accounts: Your Opt Out choices will also apply to other individuals who are joint account holders. If these individuals have separate accounts, your Opt Out will not apply to those separate accounts.

	Austin First Mortgage
Name	Company Name
	11520 Cedarcliffe Dr
Address	Address
	Austin TX, 78750
City, State, Zip	City, State, Zip
	512-219-8148
Phone#	Phone #
Loan #	
Signature	Date

Austin First Mortgage

Refinance Loan Amount Work Sheet

(Please do not use this work sheet if your loan application is not for a refinance)

Dear refinance client/customer:

To help determine the final loan amount, please select one of the following methods to determine your new loan amount. Please initial your selection and sign your name at bottom. Thanks.

1. New loan amount will be exact \$_____. I (we) understand if “payoff + prepay + closing cost” is more than the new loan amount, I (we) will pay casher’s check to the title company or closing agent.
2. New loan amount will be exactly equal to my old loan balance round to a nearest \$100. I understand if “payoff + prepay + closing” cost are more than the new loan amount, I (we) will pay casher’s check to the title company or closing agent.
3. Mortgage broker/loan officer of Austin First Mortgage will calculate new loan amount. It will be “payoff + prepay + closing cost” that makes my out of pocket payment at closing as less as possible. I understand the broker/loan officer may not able to get accurate “payoff + prepay + closing cost” when the new loan amount be calculated. I select:
 - a. Make new loan amount less than “payoff + prepay + closing cost”. The out of pocket payment will be less than 2% of loan amount. I (we) will pay casher’s check to the Title Company or closing agent.
 - b. Make new loan amount more than “payoff + prepay + closing cost”. That makes my out of pocket payment be zero. The new loan amount will be more than “payoff + prepay + closing cost” up to 2%. If you apply non-cash out refinance, any fund more than “payoff + prepay + closing cost” at closing will be used as principle reduction or increase the payoff amount. Your existing mortgage lender will refund any money that is more than payoff of the existing loan.
4. I want use my way to calculate new loan amount, I will order payoff statement myself and notice Austin First Mortgage in 5 days. If I fail to notice the new loan amount to Austin First Mortgage, the loan officer will used the way of 2, 3-a, 3-b. (please select one).
5. If non of above is selected. Austin First Mortgage will pickup one of the way above that we beleve best to the borrower(s).

Borrower _____ Co-borrower _____

Signature _____ Signature _____

Date _____ Date _____



Austin First Mortgage

A dba of AAXY, LLC

(512) 219-8148, Fax: 512 918-3094, E-Mail: info@austinfirstmortgage.com

Borrower Agreement for Broker Paid Closing Cost

In the event any loan brokered by AAXY, LLC dba Austin First Mortgage is refinanced and/or paid off within one hundred and twenty (120) days of the date such loan was funded, the borrower agrees to repay AAXY, LLC, dba Austin First Mortgage the amount of the broker credit paid by AAXY, LLC, dba Austin First Mortgage as reflected on the settlement statement (HUD1) for the said transaction.

By signing this agreement, I understand that this agreement shall be binding and I am in complete understanding of its terms.

Borrower's Printed Name _____

Borrower's Signature _____ Date _____

Co-borrower's Printed Name _____

Co-borrower's Signature _____ Date _____

Request for Transcript of Tax Return

Department of the Treasury
Internal Revenue Service

- ▶ Do not sign this form unless all applicable parts have been completed.
Read the instructions on page 2.
- ▶ Request may be rejected if the form is incomplete, illegible, or any required part was blank at the time of signature.

TIP: Use new Form 4506-T to order a transcript or other return information free of charge. See the product list below. You can also call 1-800-829-1040 to order a transcript. If you need a copy of your return, use **Form 4506**, Request for Copy of Tax Return. There is a fee to get a copy of your return.

1a Name shown on tax return. If a joint return, enter the name shown first.	1b First social security number on tax return or employer identification number (see instructions)
2a If a joint return, enter spouse's name shown on tax return	2b Second social security number if joint tax return : : : :
3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code	
4 Address, (including apt., room, or suite no.), city, state, and ZIP code shown on the last return filed if different from line 3	
5 If the transcript or tax information is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number. The IRS has no control over what the third party does with the tax information.	

CAUTION: Lines 6 and 7 must be completed if the third party requires you to complete Form 4506-T. Do not sign Form 4506-T if the third party requests that you sign Form 4506-T and lines 6 and 7 are blank.

6 Product requested. Most requests will be processed within 10 business days. If the product requested relates to information from a return filed more than 4 years ago, it may take up to 30 days. Enter the return number here and check the box below. ▶ _____

- a Return Transcript**, which includes most of the line items of a tax return as filed with the IRS. Transcripts are generally available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120A, Form 1120H, Form 1120L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years
- b Account Transcript**, which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns
- c Record of Account**, which is a combination of line item information and later adjustments to the account. Available for current year and 3 prior tax years
- d Verification of Nonfiling**, which is proof from the IRS that you did not file a return for the year
- e Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript.** The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2003, filed in 2004, will not be available from the IRS until 2005. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213

CAUTION: If you need a copy of Form W-2 or Form 1099, you should first contact the payer. To get a copy of the Form W-2 or Form 1099 filed with your return, you must use Form 4506 and request a copy of your return, which includes all attachments.

7 Year or period requested. Enter the ending date of the year or period, using the mm/dd/yyyy format. If you are requesting more than four years or periods, you must attach another Form 4506-T.

_____ / _____ / _____
 _____ / _____ / _____
 _____ / _____ / _____
 _____ / _____ / _____

Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, **either** husband or wife must sign. If signed by a corporate officer, partner, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-T on behalf of the taxpayer.

Sign Here		Date	Telephone number of taxpayer on line 1a or 2a ()
	Signature (see instructions)		
	Title (if line 1a above is a corporation, partnership, estate, or trust)		
	Spouse's signature	Date	

A Change To Note

• **New Form 4506-T**, Request for Transcript of Tax Return, is used to request tax return transcripts, tax account transcripts, W-2 information, 1099 information, verification of non-filing, and a record of account. **Form 4506**, Request for Copy of Tax Return, is now used only to request copies of tax returns.

Instructions

Purpose of form. Use Form 4506-T to request tax return information. You can also designate a third party to receive the information. See line 5.

Where to file. Mail or fax Form 4506-T to the address below for the state you lived in when that return was filed. There are two address charts: one for individual transcripts (Form 1040 series) and one for all other transcripts.

Note: *If you are requesting more than one transcript or other product and the chart below shows two different service centers, mail your request to the service center based on the address of your most recent return.*

Chart for individual transcripts (Form 1040 series)

If you lived in and filed an individual return:	Mail or fax to the Internal Revenue Service at:
Maine, Massachusetts, New Hampshire, New York, Vermont	RAIVS Team 310 Lowell St. Stop 679 Andover, MA 01810 978-691-6859
Alabama, Florida, Georgia, Mississippi, North Carolina, South Carolina, West Virginia, Rhode Island	RAIVS Team 4800 Buford Hwy. Stop 91 Chamblee, GA 30341 678-530-5326
Arkansas, Colorado, Kentucky, Louisiana, New Mexico, Oklahoma, Tennessee, Texas	RAIVS Team 3651 South Interregional Hwy. Stop 6716 Austin, TX 78741 512-460-2272
Alaska, Arizona, California, Hawaii, Idaho, Montana, Nevada, Oregon, Utah, Washington, Wyoming	RAIVS Team Stop 38101 Fresno, CA 93888 559-253-4992
Delaware, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Missouri, Nebraska, North Dakota, South Dakota, Wisconsin	RAIVS Team Stop B41-6700 Kansas City, MO 64999 816-823-7667
Ohio, Virginia	RAIVS Team 5333 Getwell Rd. Stop 2826 Memphis, TN 38118 901-546-4175

Connecticut, District of Columbia, Maryland, New Jersey, Pennsylvania, a foreign country, or A.P.O. or F.P.O. address	RAIVS Team DP SE 135 Philadelphia, PA 19255-0695 215-516-2931
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Chart for all other transcripts

If you lived in:	Mail to the Internal Revenue Service at:
Alabama, Alaska, Arizona, Arkansas, California, Colorado, Florida, Georgia, Hawaii, Idaho, Iowa, Kansas, Louisiana, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Tennessee, Texas, Utah, Washington, Wyoming	RAIVS Team Mail Stop 6734 Ogden, UT 84201 801-620-6922
Connecticut, Delaware, District of Columbia, Illinois, Indiana, Kentucky, Maine, Maryland, Massachusetts, Michigan, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia, Wisconsin	RAIVS Team P.O. Box 145500 Stop 2800F Cincinnati, OH 45250 859-669-3592

Line 1b. Enter your employer identification number if your request relates to a business return. Otherwise, enter the first social security number (SSN) shown on the return. For example, if you are requesting Form 1040 that includes Schedule C (Form 1040), enter your SSN.

Signature and date. Form 4506-T must be signed and dated by the taxpayer listed on line 1a or 2a. If you completed line 5 requesting the information be sent to a third party, the IRS must receive Form 4506-T within 60 days of the date signed by the taxpayer or it will be rejected.

Individuals. Transcripts of jointly filed tax returns may be furnished to either spouse. Only one signature is required. Sign Form 4506-T exactly as your name appeared on the original return. If you changed your name, also sign your current name.

Corporations. Generally, Form 4506-T can be signed by: (1) an officer having legal authority to bind the corporation, (2) any person designated by the board of directors or other governing body, or (3) any officer or employee on written request by any principal officer and attested to by the secretary or other officer.

Partnerships. Generally, Form 4506-T can be signed by any person who was a member of the partnership during any part of the tax period requested on line 7.

All others. See section 6103(e) if the taxpayer has died, is insolvent, is a dissolved corporation, or if a trustee, guardian, executor, receiver, or administrator is acting for the taxpayer.

Documentation. For entities other than individuals, you must attach the authorization document. For example, this could be the letter from the principal officer authorizing an employee of the corporation or the Letters Testamentary authorizing an individual to act for an estate.

Privacy Act and Paperwork Reduction Act Notice.

We ask for the information on this form to establish your right to gain access to the requested tax information under the Internal Revenue Code. We need this information to properly identify the tax information and respond to your request. Sections 6103 and 6109 require you to provide this information, including your SSN or EIN. If you do not provide this information, we may not be able to process your request. Providing false or fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and cities, states, and the District of Columbia for use in administering their tax laws. We may also disclose this information to Federal and state agencies to enforce Federal nontax criminal laws and to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The time needed to complete and file Form 4506-T will vary depending on individual circumstances. The estimated average time is: **Learning about the law or the form**, 10 min.; **Preparing the form**, 11 min.; and **Copying, assembling, and sending the form to the IRS**, 20 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506-T simpler, we would be happy to hear from you. You can write to the Tax Products Coordinating Committee, Western Area Distribution Center, Rancho Cordova, CA 95743-0001. **Do not** send the form to this address. Instead, see **Where to file** on this page.

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

AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE STATEMENT NOTICE

To: _____ Property: _____

From: **Austin First mortgage**
11520 Cedarcliff Dr
Austin, TX 78750 Date: _____

This is to give you notice that Austin First mortgage has a business relationship with All Side Realty and James Insurance and Financial Services.

The nature of the relationship (and percentage of ownership interest) is: _____
Same Owner as AAXY, LLC dba Austin First Mortgage

Because of this relationship, this referral may provide 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
Real Estate Services.	\$ No charge to home buyer
buy, sell, property management,leasing	\$
James Insurance and financial services	\$ No charge to home buyer

Customer/Borrower(s) of Austin First Mortgage are NOT required to use any of our affiliated services.

[] 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.

	\$
	\$
	\$
	\$
	\$
	\$
	\$

ACKNOWLEDGMENT

I/We have read this disclosure form, and understand that 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

Austin First Mortgage
NOTICE OF PENALTIES FOR MAKING FALSE OR MISLEADING STATEMENT

Effective September 1, 2007 and pursuant to Section 1. Subchapter B, Chapter 343, Section 343.105 of the Texas Finance Code, each mortgage lender, mortgage banker or licensed mortgage broker/loan officer shall provide to each applicant for a home loan this written notice at closing for full verification and execution by each loan applicant.

WARNING:

Intentionally or knowingly making a materially false or misleading statement to obtain property or credit, including a mortgage loan, is a violation of Section 32.32, of the 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.

If a person determines or reasonably suspects that fraudulent activity has been committed or is about to be committed, the law requires that person to report the information to an authorized governmental agency.

Texas Department of Savings and Mortgage Lending
2601 North Lamar Blvd., Ste. 201
Austin, Texas 78705

Toll Free Consumer Hotline: (877) 276-5550

Main Number: (512) 475-1350

Email: smlinfo@sml.state.tx.us

Website: www.sml.state.tx.us

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.

Applicant

Date

Co-Applicant(s)

Date

This disclosure has two pages.

Fraudulent activity has been defined as any act that constitutes a violation of a penal law and is part of an attempt or scheme to defraud any person. If a person determines or reasonably suspects that fraudulent activity has been committed or is about to be committed, the person ***shall*** report the information to an authorized governmental agency, namely:

The Texas Attorney General,

A local or state law enforcement agency of this state or a federal law enforcement agency, or

A U.S. Prosecuting attorney or prosecuting attorney of a county or judicial district of this state, or one or more of the following agencies:

The Texas Department of Savings and Mortgage Lending (TDSML),

The Texas Department of Public Safety (DPS),

The Texas Department of Insurance (TDI),

The Office of Consumer Credit Commissioner (OCCC),

The Texas Real Estate Commission (TREC),

The Texas Credit Union Department (TCUD),

The Texas Department of Banking (DOB), or

The Texas Appraiser Licensing and Certification Board (TALCB).

The Texas Attorney General shall establish a strategic partnership Fraud Task Force consisting of the Attorney General, the TDSML Commissioner, the OCCC Commissioner, the Credit Union Commissioner, the Commissioner of Insurance, the presiding officer of the Texas Real Estate Commission, the presiding officer of the Texas Appraiser Licensing and Certification Board, and the Commissioner of Banking. Assistance from the F.B.I., U.S. Secret Service, U.S. Department of Justice, U.S. Department of Homeland Security, I.R.S. and the U.S. Postal Service may be requested. The Task Force shall focus its efforts in sharing information and resources as well as successfully enforcing administrative and criminal actions against perpetrators of mortgage fraud. An annual report of the progress of each agency's efforts is to be submitted to the Governor, the Lt. Governor and the Speaker of the House. The Attorney General may solicit and accept gifts, grants donations or money, services or property on behalf of the state for disbursement to any state agency or local law enforcement agency to aid the Task Force in the investigation and prosecution of mortgage fraud in Texas.

The Texas Penal Code has been amended to add "mortgage loan" specifically to the "credit" section of the code and to the section relating to the definition of fraud, and requires the Task Force agencies and others to cooperate in the prosecution of mortgage fraud.

The Texas Penal Code has been amended to provide a "seven year statutory limitation" on the act of making a false statement to obtain property or credit or money laundering and makes these acts a felony.