

Texas Low Rate Home Loan Disclosure

Texas Senate Bill 1581 ("Texas Predatory Lending Act") provides some protections for consumers on mortgage loan refinance transactions of owner occupied residences. In order to comply with the Bill, please answer the following question:

Was any loan being paid off in this mortgage loan refinance transaction originally made by a government or non-profit lender? ("Government lender" does not mean a loan insured by agencies of the government, such as FHA, VA, RECD (formerly FmHA), etc.).

- Yes. My loan was made by _____, a government/non profit (circle one) lender.
- No. My loan was made by an entity other than a government or non-profit lender.

(Applicants Signature)

(Date)

(Applicants Signature)

(Date)