

**GOOD FAITH ESTIMATE / PAGE 2**

**Law Firms**

Gregg & Valby, LLP  
1700 West Loop South, Suite 260  
Houston, TX 77027  
(713) 960-1377

**Real Estate Tax Service**

Transamerica Real Estate Tax Service  
500 East Border, Suite 910  
Arlington, TX 76010-7447  
(817) 543-3400

**Credit Bureaus**

Merchants & Professional Credit Bureau, Inc.  
11921 N. Mopac Expressway #210  
Austin, TX 78759  
(512) 346-4305

Kroll  
15311 Vantage Pkwy West #320  
Houston, TX 77032  
(800) 324-5005

First American CREDCO  
9444 Balboa Avenue, Suite 500  
San Diego, CA 92123  
(800) 523-0444

Landsafe Credit, Inc.  
4500 Park Granada Blvd.  
Calabasas, CA 91302  
(800) 475-9516

**Flood Search Firms**

First American Flood Data Services  
11902 Burnet Road  
Austin, TX 78758  
(800) 447-1772

**Private Mortgage Insurance Firms**

Mortgage Guaranty Insurance Company  
14110 Dallas Pkwy., Suite 240  
Dallas, TX 75240  
(800) 492-4130

PMI  
8144 Walnut Hill Lane, Suite 450  
Dallas, TX 75231  
(800) 527-7040

**Appraisers**

Sterling Valuation  
901 S. Mopac, Barton Oaks V, Suite 120  
Austin, TX 78746  
(512) 328-0400

Box & Associates  
1106 Clayton Lane, Suite 111W  
Austin, TX 78723  
(512) 371-0082

Steven R. Swope, CREA  
105 Camino DeRoble  
Wimberley, TX 78676  
(512) 627-3610

\_\_\_\_\_  
Signature of Applicant

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature of Co-Applicant

\_\_\_\_\_  
Date



**NOTICE TO THE HOME LOAN APPLICANT**

In connection with your application for a home loan, the lender must disclose to you the score that a consumer reporting agency distributed to users and the lender used in connection with your home loan, and the key factors affecting your credit scores.

The credit score is a computer generated summary calculated at the time of the request and based on information that a consumer reporting agency or lender has on file. The scores are based on data about your credit history and payment patterns. Credit scores are important because they are used to assist the lender in determining whether you will obtain a loan. They may also be used to determine what interest rate you may be offered on the mortgage. Credit scores can change over time, depending on your conduct, how your credit history and payment patterns change, and how credit scoring technologies change.

Because the score is based on information in your credit history, it is very important that you review the credit-related information that is being furnished to make sure it is accurate. Credit records may vary from one company to another.

If you have questions about your credit score or the credit information that is furnished to you, contact the consumer reporting agency at the address and telephone number provided with this notice, or contact the lender, if the lender developed or generated the credit score. The consumer reporting agency plays no part in the decision to take any action on the loan application and is unable to provide you with specific reasons for the decision on a loan application.

If you have questions concerning the terms of the loan, contact the lender.

One or more of the following credit bureaus will provide the credit score(s):

Equifax P.O. Box 740243 Atlanta, GA 30374 (800) 685-1111	Experian P.O. Box 2002 Allen, TX 75013-3742 (888) 397-3742	Trans Union P.O. Box 1000 Chester, PA 19022 (800) 916-8800
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Your current or most recent credit score(s) and the key factors that adversely affect your credit score(s) in the model(s) used is/are attached.

The range of possible credit scores under the model(s) used are:

Equifax, Beacon 5 Model, 300-850

Experian, Fair Isaac Model, 250-900

Trans Union, New Empirica Model, 300-850

The credit score(s) was/were created on the request date of the attached report.

Your acknowledgement below signifies that this written notice was provided to you.

\_\_\_\_\_  
Signature of Applicant

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature of Co-Applicant

\_\_\_\_\_  
Date



**ESCROW ACCOUNT OPTION  
NOTICE TO BORROWER**

The mortgage interest rate and discount points agreement which you are entering into with Mission Mortgage is based on the assumption that you will be making monthly escrow payments to the loan servicer for real estate taxes, assessments and hazard insurance premiums.

As an applicant for a conventional loan with an 80% or lower loan-to-value ratio made by Mission Mortgage, you may be offered the option of paying your own real estate taxes, assessments and hazard insurance premiums listed below. Such option may be extended by Mission Mortgage, but we reserve the right to charge an additional one-quarter (1/4) discount point to you for this option.

Please indicate one choice, then sign and date in the space provided below:

- I/We hereby elect to pay my our real estate taxes, assessments and hazard insurance premiums directly and accept the terms under which this option is extended, including the obligation to start making monthly escrow payments and to reimburse the loan servicer for any expense it incurs to correct any default if I/we fail to pay my/our taxes, assessments and hazard insurance premiums when due. By electing this option, I/we agree to pay one-quarter (1/4) additional discount point. I/we understand that no escrow account services will be provided for payment of taxes and hazard insurance by the loan servicer.
  
- I/We wish to make monthly escrow payments to the loan servicer for my/our real estate taxes, assessments and hazard insurance premiums.

\_\_\_\_\_  
Signature of Applicant

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature of Co-Applicant

\_\_\_\_\_  
Date

**Mission Mortgage of Texas, Inc.**

Barton Oaks V, 901 S. Mopac Expwy., Suite 120, Austin, Texas, 78746 Telephone: (512) 328-0400 Fax: (512) 328-0472

**[www.missionmortgage.com](http://www.missionmortgage.com)**





Applicants A, B, and any other applicants must initial each applicable item below.

**Equal Credit Opportunity Act**

I/We have read and understand the following notice:  
The Federal Equal Credit Opportunity Act prohibits from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided that the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal Agency that administers compliance with the law concerning this creditor is the Federal Trade Commission, Division of Credit Practices, Washington, DC 20580.

\_\_\_\_\_  
Applicant A Initials

\_\_\_\_\_  
Applicant B Initials

**Real Estate Settlement Procedures Act**

I/We hereby acknowledge receipt from Mission Mortgage of an estimate of buyers closing costs and prepaid expenses relative to closing a home loan in the amount of \$\_\_\_\_\_. I/We further acknowledge receipt of the HUD booklet entitled "Settlement Costs".

\_\_\_\_\_  
Applicant A Initials

\_\_\_\_\_  
Applicant B Initials

**Flood Insurance**

I/We agree to purchase flood hazard coverage as required by Mission Mortgage, if it is determined that the property I/we offer as security for the loan is found to be located in a Flood Hazard Area.

\_\_\_\_\_  
Applicant A Initials

\_\_\_\_\_  
Applicant B Initials

**Occupancy Certification**

**(Check One)** I/We  do intend/  do not intend to occupy this property as my/our principal residence. I/We fully understand that it is a Federal crime punishable by fine or imprisonment or both to make any statements known to be false concerning the above response as applicable under the Provision of Title 18, U.S. Code 1014.

\_\_\_\_\_  
Applicant A Initials

\_\_\_\_\_  
Applicant B Initials

**Appraisal Disclosure**

You have the right to a copy of the appraisal report obtained in connection with your application for credit provided that, if required, you have paid for or are willing to pay for the appraisal. You can get a copy of this report by writing to us at the address listed below. We must hear from you no later than 90 days after you are notified about the action taken on your credit application. If you withdraw your application, you must make your request for an appraisal report within 90 days of the withdrawal. You can telephone us, instead of writing, but by doing so, you are not assured of preserving your rights.

\_\_\_\_\_  
Applicant A Initials

\_\_\_\_\_  
Applicant B Initials

**Consumer Handbook on Adjustable Rate Mortgages**

I/We hereby acknowledge receipt from Mission Mortgage of a copy of the book entitled "Consumer Handbook on Adjustable Rate Mortgages" published by the Federal Reserve Board and the Federal Home Loan Bank Board, which is provided in addition to other required adjustable rate mortgage disclosures.

\_\_\_\_\_  
Applicant A Initials

\_\_\_\_\_  
Applicant B Initials

\_\_\_\_\_  
Signature of Applicant

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature of Co-Applicant

\_\_\_\_\_  
Date

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## DISCLOSURE STATEMENT – SERVICING TRANSFER

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**Notice to mortgage loan applicants: The right to collect your mortgage loan payments may be transferred. Federal law gives you certain rights. Read this statement and sign it only if you understand its contents.**

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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 Federal law. This statement 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 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 date of the transfer. The new servicer must also send you notice within 15 days after the date of the transfer. Also, a notice of prospective transfer may be provided to you at settlement (when title to your new property is transferred to you) to satisfy these requirements. The law allows a delay in the time (no more that 30 days after the 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 of a 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 a 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 servicer as late, and a late fee may not be imposed on you.

### **Complaint Resolution**

Section 6 of RESPA (12U.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 your 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 an appropriate correction 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 credit reporting agency concerning any overdue payment related to such period or qualified written request.

### **Damages and Costs**

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



**Servicing Transfer Estimates by Original Lender**

The following is the best estimate of what will happen to the servicing of your mortgage loan:

- 1. We have the ability to service your loan. However, we may sell, assign or transfer the servicing of your loan while the loan is outstanding.
- 2. For all the first lien loans that we make in the 12-month period after your loan is funded, we estimate that the percentage of such loans that we will transfer servicing is between 75-100%. This estimate does 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. This is our record of transferring the servicing of the loans we have made in the past:

<u>Year</u>	<u>Percentage of Loans Transferred (rounded to the nearest quartile)</u>
2005	100%
2006	100%
2007	100%

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

\_\_\_\_\_  
Signature of Applicant

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature of Co-Applicant

\_\_\_\_\_  
Date

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## INFORMATION DISCLOSURE AUTHORIZATION

To Whom It May Concern:

I/We hereby authorize you to release to the Mortgage Lender submitting this request for verification purposes, information concerning the following:

1. Employment history, dates, titles, income, hours worked, etc.;
1. Banking and savings accounts of record;
2. Any loans, i.e. mortgages, installment, etc., their ratings and balances;
3. Rental history and ratings;
4. Any other information necessary to determine credit worthiness.

I/We hereby authorize Mission Mortgage and/or subsequent investor to order a credit report on me/us from any Credit Reporting agency of your choice. This information is for the confidential use of the lender in compiling a mortgage loan credit package.

A photographic copy of this authorization, being a photographic 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.

I further understand that Mission Mortgage of Texas, Inc. will collect for a credit report, appraisal, and any other expenses incurred in the processing of my loan even if, for any reason, the purchase of the property is not completed.

I hereby authorize the holder of my earnest money deposit and/or my down payment to pay Mission Mortgage of Texas, Inc. the balance due for my costs incurred in processing the loan should the deposits for these items not be sufficient to pay for these costs.

### Right to Financial Privacy Act

I/We acknowledge that this is notice to me/us as required by the Rights to Financial Privacy Act of 1978 that the Veterans Administration (in the case of a VA loan) or Department of Housing and Urban Development (in the case of an FHA loan) has a right of access to financial records held by financial institutions in connection with the consideration or administration of assistance to me/us. Financial records involving my/our transactions will be available to the VA (in the case of a VA loan) or to HUD (in the case of an FHA loan) without further notice or authorization but will not be disclosed or released to another government agency or department without my/our consent, except as required or permitted by law.

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Signature of Applicant

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Social Security Number

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Signature of Co-applicant

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Social Security Number

### Mission Mortgage of Texas, Inc.

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Barton Oaks V, 901 S. Mopac Expwy., Suite 120, Austin, Texas, 78746 Telephone: (512) 328-0400 Fax: (512) 328-0472



**AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE STATEMENT - NOTICE**

TO: \_\_\_\_\_

PROPERTY: \_\_\_\_\_

DATE: \_\_\_\_\_

This is to give you notice that **Sterling Valuations (“Appraiser”)** has a business relationship with **Mission Mortgage of Texas, Inc. (“Mission”)**. **Mission** has an employer-employee relationship with **Appraiser**. Because of this relationship, this referral may provide **Mission** 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 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.**

<b>Provider and settlement service</b>	<b>Charge or range of charges</b>
Sterling Valuations: Appraisal	\$300-\$450

- B. Set forth below is the estimated charge or range of charges for the settlement services of a 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.

<b>Provider and settlement service</b>	<b>Charge or range of charges</b>
Sterling Valuations: Inspections	\$50-\$100 per Inspection

**ACKNOWLEDGMENT**

I/we have read this disclosure form and understand that **Mission** is referring me/us to **Appraiser** for the above-described settlement service(s) and may receive a financial or other benefit as the result of this referral.

\_\_\_\_\_  
Signature of Applicant

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature of Co-Applicant

\_\_\_\_\_  
Date