Uniform Residential Loan Application

This application is designed to be completed as applicable. Co-Borrower information mus	st also be provided (and the ap	ppropriate b	ox checked) when	t	he income or as	sets of a person	n other than the
"Borrower" (including the Borrower's spous a basis for loan qualification, but his or her la					issets of the Borro		
in a community property state, or the Borrow	er is relying on other property	y located in	a community prope	erty state as a	basis for repayme		perty is rocated
Mortgage V.A. Conventions	I. TYPE OF MO		E AND TERMS Agency Case Nun			Case Number	
Applied for: FHA FmHA	Cliner.				Dender	- Cuse I (united)	
Amount Interest R	Rate No. of Months	Amorti Type		xed Rate PM	Other (exp		
·	II. PROPERTY INFO					- / -	
Subject Property Address (street, city, sta	ite, ZIP)						No. of Units
Legal Description of Subject Property (at	tach description if necessar	ry)					Year Built
Purpose of Loan Purchase Co	onstruction O	ther (expla	in):	Pro	perty will be:	G 1	
Refinance Co	onstruction-Permanent				Primary Residence	Secondary Residence	Investment
Complete this line if construction or co Year Lot Original Cost An	onstruction-permanent loomount Existing Liens		t Value of Lot	(b) Cost of	f Improvements	Total (a+b)	
Acquired S	mount Emoung Erens	\$. , 01 200	\$	· · · · · · · · · · · · · · · · · · ·	\$	
Complete this line if this is a refinance							
Year Original Cost Arquired Ar	mount Existing Liens	Purpose of	f Refinance	Descri	be Improvements	made	to be made
Title will be held in what Name(a)			Mannan	Cost		Estata	
Title will be held in what Name(s)			Manner	in which 110	le will be held		e will be held in: Fee Simple
Source of Down Payment, Settlement Ch	arges and/or Subordinate F	Financing (explain)				Leasehold (show expiration date)
Borrower		ROWER	INFORMATI		Co-Borrov		
Borrower's Name (include Jr. or Sr. if ap	plicable)		Co-Borrower's N	Name (includ	le Jr. or Sr. if ap	plicable)	
Social Security Number Home Phone ((incl. area code) Age Yrs	s. School	Social Security N	umber	Home Phone (inc	l. area code)	Age Yrs. School
Married Unmarried (include single, divorced, widowed)	Dependents (not listed by Co	o-Borrower)	Married	Unmarried divorced, w	(include single, ridowed)	Dependents (not l	isted by Co-Borrower)
Separated Present Address (street, city, state, ZIP	Own Rent		Separated Present Address (No. Yrs.
If residing at present address for less th	an two years, complete th	ne followin	g:				
Former Address (street, city, state, ZIP		No. Yrs.	Former Address	(street, city, s	tate, ZIP C	wn Ren	tNo. Yrs.
Former Address (street, city, state, ZIP	Own Rent —	- No. Yrs.	Former Address	(street, city, s	tate, ZIP C	own Ren	t —— No. Yrs.
Borrower Name and Address of Employer		OYMEN'	Γ INFORMAT Name and Addr		Co-Borrov oyer S	ver elf Employed	Yrs. on this job
	in this l	I .					Yrs. employed in this line of
Position/Title/Type of Business	Business Phone (incl. are	rofession ea code)	Position/Title/T	ype of Busin	ness B	usiness Phone	work/profession (incl. area code)
If employed in current position for less	than two yærs or if curre	ntly emplo	yed in more than	n one positi	on, complete th	e following:	
Name and Address of Employer	Self Employed Dates (f		Name and Addr			elf Employed	Dates (from-to)
	Monthly \$	Income					Monthly Income \$
Position/Title/Type of Business	Business Phone (incl. are	a code)	Position/Title/T	ype of Busin	ness B	susiness Phone	(incl. area code)
Name and Address of Employer	Self Employed Dates (f	rom-to)	Name and Addr	ess of Emple	oyer S	elf Employed	Dates (from-to)
	Monthly \$	Income				-	Monthly Income \$
Position/Title/Type of Business	Business Phone (incl. are	a code)	Position/Title/T	ype of Busin	ness B	usiness Phone	(incl. area code)
E 11' M E 65 10/02		ъ .	C.4 D			E 'M E	1002 10/02

ge 1 of 4 Borrower Co-Borrower

V. MONTHLY INCOMEAND COMBINED HOUSING EXPENSE INFORMATION						
Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	\$	\$	\$	Rent	\$	\$
Overtime				First Mortgage (P&I)		
Bonuses				Other Financing (P&I)		
Commissions				Hazard Insurance		
Dividends/Interest				Real Estate Taxes		
Net Rental Income				Mortgage Insurance		
OTHER (before completing see the notice in "describe				Homeowner Assn. Dues		
other income," below)				Other:		
Total	\$	\$	\$	Total	\$	\$

D/C				Mandal A
B/C				Monthly Amount
				Ψ
	V	T. ASSETS AND LIABILITIES		
This statement and any applicable sup	porting schedules may be c	ompleted jointly by both married and unmarried Co-Borrower	s if their assets and liabilit	ies are sufficiently
joined so that the Statement can be m section was completed about a spouse	e, this Statement and suppo	ented on a combined basis; otherwise separate Statements and orting schedules must be completed about that spouse also. Com	Schedules are required. If pleted Jointly	Not Jointly
ASSETS Description	Cash or Market Value	Liabilities and Pledged Assets. List the creditor's outstanding debts, including automobile loans, revalimony, child support, stock pledges, etc. Use con-	volving charge account	s, real estate loan
Cash deposit toward purchase held by:	\$	those liabilities which will be satisfied upon sale of the subject property.		upon refinancing of
		LIABILITIES	Mos. Left to Pay	Balance
ist checking and savings accounts	s below	Name and Address of Company	\$ Payt./Mos.	\$
Tame and address of Bank, S&L, or Credit				
		Acct. No.		
Acet no	\s\	Name and Address of Company	\$ Payt./Mos.	\$
Acct. no . Name and address of Bank, S&L, or Credit	↓⊅ t Union			
James, Seed, or Clean				
		Acct. No.		
	T ₀	Name and Address of Company	\$ Payt./Mos.	\$
Acct. no. Name and address of Bank, S&L, or Credit	\$ Union			
Name and address of Bank, S&L, of Credit	Ullon			
		Acct. No.		_
	1	Name and Address of Company	\$ Payt./Mos.	\$
Acct. no.	\$			
Name and address of Bank, S&L, or Credit	t Union			
		A N		
		Acct. No.	ф. D /М	¢.
		Name and Address of Company	\$ Payt./Mos.	\$
Acct. no.	\$			
Stocks & Bonds (Company Name/ number & description)	\$			
tumber & description)		A . N		
		Acct. No.	ф. D /М	¢.
		Name and Address of Company	\$ Payt./Mos.	\$
Life insurance net cash value				
Face amount:	\$	Acct. No.		
Subtotal Liquid Assets	\$	Name and Address of Company	\$ Payt./Mos.	\$
Real estate owned(enter market value from schedule of real estate owned)	\$	1e und 1 toutess of Compuny	φ 1 ω μ./. 11100.	*
Vested interest in retirement fund	\$			
Net worth of business(s) owned	\$			
attach financial statement)		Acct. No.		
Automobiles owned (make and year)	\$	Alimony/Child Support/Separate Maintenance Payments		
		Owed to:		
			\$	4
Other Assets (itemize)	\$	Job Related Expense (child care, union dues, etc.)	\$	
]
		Total Monthly Payments	\$	
T-4-1 A	 ¢	Not Worth (a.h.)	Total Liabilities b.	C
Total Assets a.	Φ	Net Worth (a-b) \$	Total Liabilities b.	\$

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Page 2 of 4 Borrower Fannie Mae Form 1003

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^{*}Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

	7	7T A C C	TETE AND	DILADI	TTTEC (cont)			
Schedule of Real Estate Owned(if					LITIES (
Schedule of Real Estate Owned(11	additional prope	erties are	e owned, u	se continua	tion sneet.))		Insurance	
Property Address (enter S if sole, PS if pend			resent	1	unt of	Gross	Mortgage	Maintenance	Net
sale or R if rental being held for incom	ne) Property	Marl	ket Value	Mortgage	s & Liens	Rental Income	Payments	Taxes & Misc.	Rental Income
		\$		\$		\$	\$	\$	\$
	Totals	\$ \$		\$		\$	\$	\$	\$
List any additional names under whi	ch credit has n	revious	ly heen re	reived and	indicate a	nnronriate cred	litor name(s)	and account	number(s)·
-	en eredie nas p	e vious.	-			.рргоришее стес			number (b).
Alternate Name			Cre	ditor Name			Acc	count Number	
									_
VII. DETAILS OF TRAN	ISACTION _	VIII		RATION					
a. Purchase price	\$					estions a throug	ghi, please	Borrower	Co-Borrower
b. Alterations, improvements, repairs					eet for exp	dgments against y	7011 ⁹	Yes No	Yes No
c. Land (if acquired separately)						krupt within the p			HH
d. Refinance (include. debts to be paid of	(ff)					losed upon or giv			HH
•	,11)				he last 7 ye		on title of dec		
e. Estimated prepaid items					a lawsuit?				
f. Estimated closing costs			e. Have y	ou directly	or indirectl	y been obligated			
g. PMI, MIP, Funding Fee						losure, or judgmer			
h. Discount (if Borrower will pay)						home improveme			
i. Total costs (add items a through h)		(mobile) home loar	is, any morte	gage, financial oblig address of Lender, F	ation, bond, or l	oan guarantee. If	"Yes," provide
j. Subordinate financing			number	if any and	reasons for	the action.)	THA OF VA Case		
k. Borrower's closing costs paid by Sell	er					nt of in default	on any Fede	eral debt or a	ny other loan.
l. Other Credits (explain)						n bond, or loan g			
i. Other Credits (explain)						ed in the precedi			
					to pay alin	nony, child suppo	ort, or separate	╸┌╴┌	
			mainte		,	. 1 . 10			
						nent borrowed?			
m. Loan amount (exclude PMI, MIP,						ser on a note?		- - - -	HH
Funding Fee financed)				u a U.S. cit	izen? ent residen	t alian?			\square
						operty as your prir	nary residence	,	HH
n. PMI, MIP, Funding Fee financed					e question i		nary residence	. ШШ	
o. Loan amount (add m & n)						interest in a prop	erty in the las	t 🗀 🥅 📗	
			three y		•		•		
p. Cash from/to Borrower						own-principal resid	dence (PR),		
•						ent property (IP)?			
(subtract j, k, l & o from i)				•		nome-solely by you			
			with	your spouse	(SP), or join	tly with another per	son (O)?		
						REEMENT			
The undersigned specifically acknowled	ge(s) and agree(s) that: ((1) the loan	requested	by this app	olication will be s	ecured by a fi	rst mortgage o	r deed or trust
on the property described herein; (2) the made for the purpose of obtaining the load	property will no	ot be use	ed for any 1	llegal or pr	onibited pu erty will be	rpose or use; (3)	all statements	made in this a	ipplication are
information contained in the application	n mav be made	at anv	time by th	e Lender.	its agents.	successors and a	ssigns, either	directly or the	ough a credit
reporting agency, from any source name	d in this applica	tion, and	d the origin	nal copy of	this applica	ation will be reta	ined by the Le	ender, even if t	the loan is not
approved; (6) the Lender, its agents succ	essors and assig	ns will 1	ely on the	information	n contained	in the application	n and I/we ha	ve a continuing	g obligation to
amend and/or supplement the informatio closing; (7) in the event my/our paymen									
addition to all their other rights and remo									
transferred to successor or assign of th	e Lender with p	orior no	tice to me:	(9) the L	ender, its a	igents, successors	and assigns	make no repr	
warranties, express or implied, to the Bo									
Certification: I/We certify that the info	rmation provide	d in this	application	n is true a	nd correct a	as of the date set	forth opposite	e my/our signa	ture(s) on this
application and acknowledge my/our ur may result in civil liability and/or crimi									
States Code, Section 1001, et seq. and I									
may suffer any loss due to reliance upon							8,	.	
Borrower's Signature		Date		Co-Bo	orrower's S	Signature		Date	
•		1				8		1	
X				X					
X. I	NFORMATION	ON FO	R GOVE	ERNMEN	T MONI	TORING PUR	RPOSES	.	
The following information is requested								der to monitor	the Lender's
compliance with equal credit opportuni									
encouraged to do so. The law provides									
However, if you choose not to furnish it,									
If you do not wish to furnish the above i							naterial to assu	are that the disc	closure satisfy
all requirements to which the Lender is	subject under ap	piicable	iaw for the						
BORROWER I do not wish to furnish	this information			CO-B	ORROWI	E R I do not wish to	furnsh this infor	rmation	
Race/National American Indian or Alask		Asian or I	Pacific Islande	r Race/	National	American Indian			or Pacific Islander
Origin Black, not of		White, n		Origi		Black, not of		_	not of
Hispanic origin		Hispanic		~ - ~		Hispanic origin	Hispan		nic origin
Other (Specify)				_		Other (Specify)			
Sex Female	Male			Sex	L	Female	Male		
To be completed by Interviewer Inter	viewer's Name	(print or	type)		Name and	d Address Intervi	ewer's Emplo	yer	
This application was taken by:	:			D					
	viewer's Signat	ure		Date					
by mail by telephone Inter	viewer's Phone	Number	r (inal am	, code)					
	WELL & PHONE	raumbei	i (mci. area	i code)					

Use this continuation sheet if you need more space to complete the	Borrower:		Agency Case Number:	
Residential Loan Application. Mark B for Borrower or C for Co-Borrower.	Co-Borrower		Lender Case Number:	
	VI. A	SSETS AND LIABILITIES (cont.	.)	
ASSETS	Cash or Market Value	LIABILITIES	Monthly Payt. & Mos. Left to Pay	Unpaid Balance
Name and address of Bank, S&L,		Name and Address of Company	\$ Payt./Mos.	\$
Acct. no .	\$	Acct. No.		
Name and address of Bank, S&L,	, or Credit Union	Name and Address of Company	\$ Payt./Mos.	\$
Acct. no. Name and address of Bank, S&L,	\$, or Credit Union	Acct. No. Name and Address of Company	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No.		
Name and address of Bank, S&L,	, or Credit Union	Name and Address of Company	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No.		
Name and address of Bank, S&L,	, or Credit Union	Name and Address of Company	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No.		
Name and address of Bank, S&L,	•	Name and Address of Company	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No.		
Name and address of Bank, S&L,	, or Credit Union	Name and Address of Company	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No.		
Name and address of Bank, S&L,	, or Credit Union	Name and Address of Company	\$ Payt./Mos.	\$
A not an		And No		
Acct. no. Name and address of Bank, S&L.	T	Acct. No. Name and Address of Company	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No.		
Name and address of Bank, S&L,	, or Credit Union	Name and Address of Company	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No.		
I/We fully understand that it is a	Federal crime punishable b	y fine or imprisonment, or both, to knowinited States Code, Section 1001, et seq.	ingly make any false statements con-	cerning any of the
Borrower's Signature :		Date Co-Borrower's Signat	ture:	Date
X		X		

Continuation Sheet/Residential Loan Application

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

		which case some or all of my compensation may be paid by the lender based on other d or provided by us to the lender.
()		on current wholesale options available to us loans are sold. Fees charged directly to you of loan for which you have applied.
	e time of this disclosure, we are reco fees are being charged include the fo	eiving \$ in fees. Thervices which llowing:
()	Application fee	\$
()	Processing fee	\$
()	Appraisal fee	\$
()	Appraisal fee Credit report fee	\$
()	_	\$
Other	r (list):	•
		\$
		\$
Of thi	is amount, \$ is not refundabl	e under any conditions.
The e which accord	estimated fees which we will charge we are providing to you now or which	e subject to refund at any time after we which such fees are being collected. ill be as shown on the good faith estimate we will provide you within three (3) days in al Estate Settlement Procedures Act and its
	OFFICERS SHOULD BE SIGNE TEXAS SAVINGS AND LOAN I	MORTGAGE BROKERS OR LOAN ED AND SHOULD BE SENT TO THE DEPARTMENT, 2601 NORTH LAMAR, 78705. A TOLL-FREE CONSUMER 377-276-5550.
	Applicant(s)	Mortgage Broker/Loan Officer
	Signed:	Signed:
	Name:	Name:
	Date:	Date:
	Signed:	

SUMMIT LENDING GROUP, INC.

MORTGAGE LOAN ORIGINATION AGREEMENT

You (the applicant) agree to enter into this Mortgage Loan Origination Agreement with Summit Lending Group, Inc. as an independent contractor to apply for 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 Summit Lending Group, Inc. on ______

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.

A DDI TO A NITION

By signing below, applicant(s) acknowledge receipt of a copy of this signed Agreement.

CIDAMETENDIA COOLD DIC

SUMMIT LENDING GROUP, INC.	APPLICANT(S)	
By:		
•	Name	
Date	Address	_
	Name	_

SUMMIT LENDING GROUP, INC. **SERVICING TRANSFER - DISCLOSURE STATEMENT**

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.

Because you are applying for a mortgage loan covered by the Real Estate Settlement Procedures Act (RESPA) (12 USC 2601) you have certain rights under the 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 principle, interest, and escrow account payments. If the 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 a 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 transfer. The new loan servicer must also send you notice within 15 days after the date of 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 (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 the 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 the loan servicing. During the 60-day period following the effective date of the transfer, 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 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 the dispute. During this 60-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.

DAMAGES AND COSTS

APPLICANT'S SIGNATURE

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.

SERVIC	NG TRANSFER ESTIMATED BY LENDER:						
(1)	The following is the best estimate of what will happen to the servicing of your mortgage loan:						
	We may assign, sell, or transfer the servicing of your loan sometime while the loan is outstanding We are						
	able to service your loan and we will/ will not/ have not decided whether to service you	ı loan. Or,					
	X We do not service mortgage loans. We intend to assign, sell, or transfer the servicing of you	our mortgage					
oan	to another party. You will be informed about your servicer.						
2)	For all the mortgage loans that we make in the 12-month period after your loan is funded, we esting	mate that the					
	percentage of mortgage loans for which we will transfer the servicing is between:						
	0 to 25%26 to 50%51 to 75%X_76 to 100%						
	This is only our best estimate and it is not binding. Business conditions or other circumstances m	ay affect our					
	future transferring decisions.						
(3)	This is our record of transferring the servicing of the loans we have made in the past:						
	Year Percentage of Loans Transferred (Rounded to Nearest Quartile)						
	19980 to 25%26 to 50%51 to 75%X_76 to 100%						
	19990 to 25%26 to 50%51 to 75% _X_76 to 100%						
	20000 to 25%26 to 50%51 to 75% _X_76 to 100%						
	ACKNOWLEDGMENT OF MORTGAGE LOAN APPLICANT						
/We ha	e read this disclosure form, and understand its contents, as evidenced by my/our signature(s) below	<i>1</i> .					

DATE

CO-APPLICANT'S SIGNATURE

DATE

BORROWER'S CERTIFICATION AND AUTHORIZATION

Certification

The undersigned certify the following:

- 1. I/We have applied for a mortgage loan from Summit Lending Group, Inc. 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 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 the Summit Lending Group, Inc. reserves the right to change the mortgage loan review process 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 Summit Lending Group, Inc. As part of the application process, Summit Lending Group, Inc. 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.
- I/We authorize you to provide to Summit Lending Group, Inc., and to any investor to whom Summit Lending Group, Inc. 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. Summit Lending Group, Inc. 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.
- 5. Your prompt reply to Summit Lending Group, Inc. or the investor that purchased the mortgage is appreciated.

Borrower	Date	Social Security Number
Borrower	 Date	Social Security Number

EQUAL CREDIT OPPORTUNITY NOTICE

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 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 THIS LAW CONCERNING THE DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT IS THE FEDERAL TRADE COMMISSION, EQUAL CREDIT OPPORTUNITY, WASHINGTON, D.C. 20580.

FINANCIAL PRIVACY ACT NOTICE

THIS IS NOTICE TO YOU AS REQUIRED BY THE RIGHT TO FINANCIAL PRIVACY ACT OF 1978 THAT THE DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT HAS A RIGHT OF ACCESS TO THE FINANCIAL RECORDS HELD BY A FINANCIAL INSTITUTION IN CONNECTION WITH THE CONSIDERATION OR ADMINISTRATION OF ASSISTANCE TO YOU. FINANCIAL RECORDS INVOLVING YOUR TRANSACTION WILL BE AVAILABLE TO THE DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT AND THE VETERANS ADMINISTRATION WITHOUT FURTHER NOTICE OR AUTHORIZATION BUT WILL NOT BE DISCLOSED OR RELEASED TO ANOTHER GOVERNMENT AGENCY OR DEPARTMENT WITHOUT YOUR CONSENT EXCEPT AS REQUIRED OR PERMITTED BY LAW (TITLE 38, U.S.C., CHAPTER 37 (IF VA); BY 12 U.S.C., SECTION 1701 ET SEQ. (IF HUD/FHA).

AUTHORIZATION FOR NECESSARY CHARGES

THIS IS TO ADVISE YOU THAT SUMMIT LENDING GROUP, INC. WILL EXPEND NECESSARY CHARGES FOR CREDIT REPORT FEES, WIRES, TELEPHONE CALLS, COURIER FEES, APPRAISALS, ETC., IN PROCESSING YOUR LOAN APPLICATION. BY SIGNING THIS FORM, YOU AUTHORIZE SUMMIT LENDING GROUP TO OBTAIN THE SERVICES NECESSARY TO COMPLETE PROCESSING OF YOUR LOAN APPLICATION AND, IF APPROVED, TO TO OBTAIN THE SERVICES NECESSARY TO CLOSE AND FUND YOUR MORTGAGE LOAN. THE APPLICATION FEE PAID AT TIME OF APPLICATION ARE NOT REFUNDABLE.

OCCUPANCY STATEMENT

I HEREBY CERTIFY THAT I (${\bf DO}$ / ${\bf DO}$ NOT) INTEND TO OCCUPY THE HOUSE FOR WHICH I AM MAKING APPLICATION AS MY RESIDENCE.

NOTICE TO APPLICANT OF RIGHT TO RECEIVE COPY OF APPRAISAL REPORT

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 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 LOAN OR YOU WITHDRAW YOUR APPLICATION. IF YOU WOULD LIKE A COPY OF THE APPRAISAL REPORT. CONTACT:

SUMMIT LENDING GROUP, INC 552 BROOKHURST # 200 DALLAS, TX 75218

BORROWER	DATE
BORROWER	DATE

SUMMIT LENDING GROUP, INC. RATE LOCK OPTIONS

Summit Lending Group, Inc. will lock your interest rate and points upon the completion of your loan application and upon your written request below. Summit Lending Group, Inc. will submit your request to an investor offering the rate and program you select. Upon confirmation of the rate lock with the investor, Summit Lending Group, Inc. will confirm your interest rate lock in writing on this form. Your rate is not guaranteed until confirmed in writing from Summit Lending Group, Inc. Please note the following:

- 1. If the loan closes and funds with the investor within the confirmation period, it will be according to the terms of the written confirmation, regardless of whether interest rates are higher or lower than those committed.
- 2. If the loan is denied by the investor, your interest rate will float until re-locked with another investor. Your interest rate may be higher than the rate on the original confirmation. Your new interest rate will be confirmed in writing.
- 3. If your loan fails to close and fund within the lock confirmation period for any other reason, your interest rate and points will float until re-locked at the higher of 1) the original rate and points or, 2) the rate and points in effect when your loan is re-locked.

FLOATING RATE PROGRAM

You may elect not to lock your interest rate at this time (float). If you elect to float, you may lock your interest rate at any time up to 72 hours prior to closing. To convert your floating rate to a locked rate, complete the information requested under the lock request below and forward to Summit Lending Group, Inc.

RATE LOCK REQUEST

I request Summit Lending Group, Inc. to lock my interest rate as follows (this does not constitute a rate commitment):

Program Rate Points # of Days

Margin (if ARM) Caps (if ARM)

Borrower Request and Date

ACKNOWLEDGMENT

Program Points Margin Rate Expiration Caps

Borrower Acknowledgment and Date Lender Acknowledgment and

Date

FLOAT REQUEST

I elect to float at this time and understand that my interest rate is not locked.

Borrower Acknowledgment and Date