

Anna M. Babineaux
Mortgage Consultant
Tel: 713-907-5365
Fax: 713-559-8357

mbabineaux12@comcast.net or www.mortgagesbythebay.com

Authorization to Obtain Credit

Borrower: _____ SSN# _____ DOB _____
 Co-Borrower: _____ SSN# _____ DOB _____
 Address: _____ City _____ St _____ Zip _____
 Rent _____ Rent Amount: _____ Own _____ House Note: _____ How Long? _____ Number of Children _____ (ages) _____
 Home Telephone () _____ Cell Phone () _____
 Work Telephone () _____ Email: _____
 Borrower's Employer: _____ Years on the job _____
 HR contact: _____ and telephone number: _____
 Income\$ _____ Hourly _____ Salary _____ Other _____ Years in this line of work: _____
 Co-Borrower's Employer _____ Years on the job _____
 HR contact: _____ and telephone number: _____
 Income\$ _____ Hourly _____ Salary _____ Other _____ Years in this line of work: _____
 Work Telephone () _____ Cell Phone: () _____

Applicant		
Creditor	Payment	Balance
car pmt		

Co-Applicant		
Creditor	Payment	Balance
car pmt		

Child Care _____ Child Support _____

Child Care _____ Child Support _____

Other Debts: _____

Other Debts: _____

Assets: Source of Funds? _____ Amount; _____ List Assets: checking, and savings, _____ retirement, 401K, _____ real estate _____ cars (year, make model, value) _____

Has either party been turned down for a loan in the last six months? Y ___ N ___

Has either party been part of or involved in a bankruptcy or undergone foreclosure within the last 7 years? Y ___ N ___

General Authorization

This authorizes Anna Babineaux, and its assigns, to verify my/our past and present employment, earnings records, bank accounts, stock holdings and any other balances needed to process my mortgage application. This further authorizes Anna Babineaux to order a mortgage credit report and verify all other information, including past or present mortgage and landlord references. It is understood that a photocopy of this document shall also serve as an authorization to provide the information for a loan application.

Borrower's Signature

Date

Co-Borrower's Signature

Date

Sponsor: Texas Supreme Mortgage, Inc. 505 N Sam Houston Parkway East #110
Houston, Texas 77060 281-445-1901 TMBL#1021 ML#56290

MORTGAGE BROKER/LOAN OFFICER DISCLOSURE

Mortgage Broker or Loan Officer: Anna Babineaux

License Number: 56290

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 \$ _____ in fees. The services which these fees are being charged include the following:

Application fee \$ _____

Processing fee \$ _____

Appraisal fee \$ _not to exceed \$500 and not collected until ordered or at closing

Credit report fee \$ _____

Automated underwriting fee \$ _____

Other (list):

Consulting Fee \$ _____

_____ \$ _____

Of this amount, \$ _____ is not refundable unless the amount is required to be refunded under applicable state or federal law upon the exercise of a right of rescission (such as the Truth in Lending Act, 15 U.S.C. §1600, et seq. and Regulation Z, 12 C.F.R. Part 226 or the provisions of the Home Equity provisions of the Texas Constitution, Article XVI, Section 50.

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.

Anna Babineaux. IS LICENSED UNDER THE LAWS OF THE STATE OF TEXAS AND BY STATE LAW IS SUBJECT TO REGULATORY OVERSIGHT BY THE DEPARTMENT OF SAVINGS AND MORTGAGE LENDING. ANY CONSUMER WISHING TO FILE A COMPLAINT AGAINST **Anna Babineaux** SHOULD COMPLETE, SIGN, AND SEND A COMPLAINT FORM TO THE DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 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 <http://www.sml.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 SMLINFO@SML.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: Anna Babineaux

Date: _____

Date: _____

Signed: _____

Name: _____