

August 3, 2015

ROBERT PERRY
15 MAIN ST
Houston, TX 77083-7351

Dear ROBERT:

Thank you for considering Mortgage Co for your property tax loan. Attached you should find the following:

General Disclosure
Truth-In-Lending Statement
Itemization of Amount Financed
Truth-In-Lending Section 32 Disclosure
Application (Please Complete)
Good Faith Estimate
Servicing Disclosure Statement

We will also need you to provide the following items at or before your closing:

1. Copy of your mortgage payment coupon showing account # and mailing address of lender.
2. Copy of your homeowner's insurance OR name and phone number of your insurance agent.
3. Photo identification (driver's license, passport, state issued id).
4. Proof of income

Please sign and return these items by facsimile to (972)390-9018, mail to: 710 Bluebonnet Dr, Allen, TX 75002 or e-mail to ageesw@yahoo.com.

There is no prepayment penalty on your loan and the minimum monthly payments are very low, but you are encouraged to make larger monthly payments as to pay off the debt quickly. The cost of our financing is much less than the county penalties and interest.

Thanks for considering Mortgage Co for your mortgage needs.

Sincerely,

Allen Agee
Tax Loan Specialist

Office
(972)390-9018Fax

Mortgage Co

Authorization To Release Information, Compliance Form

TO WHOM IT MAY CONCERN:

I/We have applied for a mortgage loan from Mortgage Co. As a part of the application process, MORTGAGE CO or its successors may verify the 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 process.

I/We authorize you to provide to MORTGAGE CO or its successors, and to any investor to whom they may sell my mortgage, any and all information and documentation that they request. Such information includes, but is not limited to employment history, and copies of income tax returns. MORTGAGE CO or any investor that purchases the mortgage may address this authorization to any party named in the loan application.

I/We understand that under the Right to Financial Privacy Act of 1978, that the Department of Housing and Urban Development (for FHA applications), or the Veterans Administration Loan Guaranty Service or Division (VA applicants) has a right of access to financial records held by a financial institution in connection with the consideration or administration of assistance to me (us). Financial records involving my (our) transaction will be available to the Department of HUD (for FHA applicants) or the VA Loan Guarantee Service or Division (for VA applicants) without further notice or authorization, but will not be disclosed or released to another Government Agency of Department without my (our) consent except as required or permitted by law.

I/We understand that as part of assembling my loan application, MORTGAGE CO may request a consumer report bearing my credit worthiness and credit capacity. This notice is given to me pursuant to the Fair Credit Reporting Act of 1970, Section 601 to Section 602, inclusive.

I/We authorize you to provide to MORTGAGE CO, or its successors, and to any investor to whom they may sell my mortgage, federal and state records of employment and income history, including State Employment Security Agency records.

I/We understand that I will pay, along with my mortgage principal and interest payments, escrow for taxes, hazard insurance, and mortgage insurance, if applicable.

The Federal Equal Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of sex, marital status, race, color, religion, national origin, age (provided the applicant has the capacity to contract), receipt of income from a federal assistance program, and the good faith exercise of rights under the Consumer Credit Protection Act. Compliance with this law by MORTGAGE CO is enforced by the Federal Trade Commission, Washington, D.C. 20500.

Income received as alimony, child support, or separate maintenance need not be revealed by you unless you choose to rely on such sources to qualify for the loan. Income from these sources, as well as any other source, including part-time or temporary employment will not be discounted by this lender; however careful consideration will be given to the stability and probable continuity of any income you disclose.

I have reviewed all my finances and I have determined that this loan payment can fit into my/our budget and this tax lien loan is in my best interest.

I/we have received notice that if I/we are age 65 or disabled I/we may be eligible for a tax deferral under Section 33.06 VTCA, Tax Code.

A COPY OF THIS AUTHORIZATION MAY BE ACCEPTED AS AN ORIGINAL.

Date: _____

Office 972-390-9018

Fax 972-390-9018

TRUTH-IN-LENDING DISCLOSURE STATEMENT

(THIS IS NEITHER A CONTRACT NOR A COMMITMENT TO LEND)

**Applicant: ROBERT PERRY and
Guadalupe PERRY**

Prepared By: Mortgage Co
710 Bluebonnet Dr
Allen, TX 75002

Property Address: 15 MAIN ST, Houston, TX 77083

Application No: 2222

Date Prepared: Aug 3, 2015

ANNUAL PERCENTAGE RATE <small>The cost of your credit as a yearly rate</small> <h2 style="text-align: center;">17.7417%</h2>	FINANCE CHARGE <small>The dollar amount the credit will cost you</small> <h2 style="text-align: center;">\$4,294.71</h2>	AMOUNT FINANCED <small>The amount of credit provided to you or on your behalf</small> <h2 style="text-align: center;">\$3,759.69</h2>	TOTAL OF PAYMENTS <small>The amount you will have paid after making all payments as scheduled</small> <h2 style="text-align: center;">\$8,054.40</h2>
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REQUIRED DEPOSIT: The annual percentage rate does not take into account your required deposit
PAYMENTS: Your payment schedule will be:

Number of Payments	Amount of Payments **	When Payments Are Due	Number of Payments	Amount of Payments **	When Payments Are Due	Number of Payments	Amount of Payments **	When Payments Are Due
120	\$67.12	Monthly Beginning 6/1/2008						

DEMAND FEATURE: This obligation has a demand feature.
 VARIABLE RATE FEATURE: This obligation contains a variable rate feature. A variable rate disclosure has been provided earlier. You are not required to complete this agreement merely because you have received these disclosures or signed a loan application.

CREDIT LIFE/CREDIT DISABILITY Credit life insurance and credit disability insurance are not required to obtain credit, and will not be provided unless you sign and agree to pay the additional cost.

Type	Premium	Signature
Credit Life		I want credit life insurance. Signature
Credit Disability		I want credit disability insurance. Signature
Credit Life and Disability		I want credit life and disability insurance. Signature

INSURANCE: The following insurance is required to obtain credit:

Credit life insurance Credit disability Property insurance Flood insurance

You may obtain the insurance from anyone you want that is acceptable to the creditor

If you purchase property flood insurance from creditor you will pay \$ _____ for a one year term.

SECURITY: You are giving a security interest in: 15 MAIN ST, Houston, TX 77083

The goods or property being purchased Real property you already own.

FILING FEES: \$80.00

LATE CHARGE: If a payment is more than 15 days late, you will be charged 5% of the payment amount.

PREPAYMENT: If you pay off early, you

may will not have to pay a penalty.

may will not be entitled to a refund of part of the finance charge.

ASSUMPTION: Someone buying your property

may may, subject to conditions may not assume the remainder of your loan on the original terms.

See your contract documents for any additional information about nonpayment, default, any required repayment in full before the scheduled date and prepayment refunds and penalties.

* means an estimate all dates and disclosures except late payment disclosures are estimates.

THE UNDERSIGNED ACKNOWLEDGES RECEIVING A COMPLETED COPY OF THIS DISCLOSURE.

ROBERT PERRY	(Applicant) (Date)	Guadalupe PERRY	(Applicant) (Date)
	(Applicant) (Date)		(Applicant) (Date)
	(Applicant) (Date)		

ITEMIZATION OF AMOUNT FINANCED

**Applicant: ROBERT PERRY and
Guadalupe PERRY**

**Property Address: 15 MAIN ST
Houston, TX 77083**

Application No: 2222

Prepared By: Mortgage Co
710 Bluebonnet Dr
Allen, TX 75002
972-390-9018

Date Prepared: Aug 3, 2015

Total Loan Amount	\$3,875.98	Prepaid Finance Charge	\$116.29	Amount Financed	\$3,759.69
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ITEMIZATION OF PREPAID FINANCE CHARGE

Interest for	2 days @	\$1.75 per day	\$3.50
Loan Origination Fee			\$112.79

Total Prepaid Finance Charge	\$116.29
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AMOUNT PAID TO OTHERS

Collector Fee	\$0.00
Recording Fees (Deed, Mortgage, Release)	\$80.00
Doc Review to Law Office	\$20.00

Total Estimated Settlement Charge	
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Applicant: ROBERT PERRY _____ Date

Applicant: Guadalupe PERRY _____ Date

TRUTH-IN-LENDING DISCLOSURE STATEMENT (FOR SECTION 32 MORTGAGES)

NAME(S)/ADDRESS(ES) OF BORROWER(S) ("Borrower", "you" or "your") ROBERT PERRY and Guadalupe PERRY 15 MAIN ST Houston, TX 77083-7351	NAME(S)/ADDRESS(ES) OF LENDER (CREDITOR) ("Lender", "us" or "our") Mortgage Co 710 Bluebonnet Dr Allen, TX 75002
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PROPERTY ADDRESS 15 MAIN ST, Houston, TX 77083
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NOTICE

You are not required to complete this agreement merely because you have received these disclosures or have signed a loan application. If you obtain this loan, the Lender will have a mortgage on your home. YOU COULD LOSE YOUR HOME AND ANY MONEY YOU HAVE PUT INTO IT, IF YOU DO NOT MEET YOUR OBLIGATIONS UNDER THE LOAN.

You are borrowing **\$3,759.69** (optional credit insurance is is not included in this amount).

The annual percentage rate on your loan will be **17.7417%**

Your regular monthly payment will be **\$67.12**

At the end of your loan, you will still owe us: \$

Your interest rate may increase. Increases in the interest rate could increase your payment.
The highest amount your payment could increase to is

LOAN NUMBER 2222	TRANSACTION DATE April 24, 2008
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By signing below you acknowledge receipt of a completed copy of this disclosure. You understand that this is not a contract and does not reflect all of the terms and conditions of the mortgage transaction to which the disclosures in this form relate.

X _____
(Applicant) (Date)

X _____
(Applicant) (Date)

Application for Texas Tax Lien to Mortgage Co

Open Date	4/1/2008	Status	4. Funded (4/1/2008 10:12:09 AM)	BorrowerID	165729
TaxID Number	42980400307	County	Fort Bend	LoanID	2222
Borrower Name	ROBERT PERRY		H Phone	832-388-1999	C Phone
Borrower SSN		Single	DOB	4/21/1955	E-Mail
CoBorrower Name	Guadalupe PERRY		H Phone		C Phone
CoBorrower SSN		Single	DOB	12/12/1974	E-Mail
Property Address	15 MAIN ST			MailingAdd	15 MAIN ST
Property CSZ	Houston, TX 77083			CSZ	Houston, TX 77083-7351
Employer	Bridge Terminal Transport			CoBorEmp	
				Owner Occ	Occupied
				PropVal	\$144,180
				LandVal	\$24,000

Date of Record	8/3/2015	Rate	16.9000%	NoOfMo	120.00	Monthly Income \$	6200
Del tax Amt or Tax Due	\$2,827.48	PerDiem	\$1.75	Points	3.000%	CoBorr Income	1200
N Mission Glen M	Tax2 \$832.21	DaysOfInt	2	OrigFee	\$112.79	Not In Bankruptcy (Y/N)	Y
	Tax3	Prepaid Int	\$3.50	DocPrep	\$20.00	Any Fed tax liens (Y/N)	
CollectorFee	\$0.00	LoanAmt	\$3,875.98	ClosingFee	\$0.00	Another A6 Loan(Y/N)	
Total Due	\$3,659.69	PmtAmt	\$67.12	TitleIns		FICO	
		Income	\$6,200.00	Agee Software	\$0.00	LienRatio	30.64%
				RecFee	\$80.00	EFD	4/29/2008

	Bor Co	Lienholder	Account	Balance	Payment
Race	5 5	Mort		\$0.00	\$1,500.00
Ethnicity	1 1	Suburban 05		\$0.00	\$700.00
Sex	1 2			\$0.00	\$0.00

Acknowledgement Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors, and assigns, may verify or reverify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate purpose through any source, including a source named in this application or a consumer reporting agency.

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lenders compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a Lender may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation and surname if you have made this application in person. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

I am currently not in bankruptcy _____
 Borrower () I do not wish to furnish this information.

I am currently not in bankruptcy _____
 Co-Borrower () I do not wish to furnish this information.

THIS WRITTEN LOAN AGREEMENT REPRESENTS THE FINAL AGREEMENT BETWEEN THE PARTIES AND MAY NOT BE CONTRADICTED BY EVIDENCE OF PRIOR, CONTEMPORANEOUS, OR SUBSEQUENT ORAL AGREEMENTS OF THE PARTIES.

THERE ARE NO UNWRITTEN ORAL AGREEMENTS BETWEEN THE PARTIES.

X _____ **X** _____
 Borrower Signature ROBERT PERRY Date Co-Borrower Signature Guadalupe PERRY Date

Please return the following information to us by e-mail to: ageesw@yahoo.com or fax to (972)390-9018 or mail to:
 Mortgage Co
 710 Bluebonnet Dr
 Allen, TX 75002

Originator: _____ Loan Originator Identifier _____



Good Faith Estimate (GFE)

LoanID: 2222

Name of Originator	Mortgage Co	Borrower	ROBERT PERRY and Guadalupe PERRY
Originator Company Name	710 Bluebonnet Dr	Property Address	15 MAIN ST Houston, TX 77083
Address	Company Street, City, Allen, TX 75002	BorrAdr	15 MAIN ST Houston, TX 770837351
Originator Phone Number	972-390-9018	Date of GFE	03 Aug, 2015
Originator Email	ageesw@yahoo.com		

Purpose

This GFE gives you an estimate of your settlement charges and loan terms if you are approved for this loan. For more information, see HUD's *Special Information Booklet* on settlement charges, your *Truth-in-Lending Disclosures*, and other consumer information at www.hud.gov/respa. If you decide you would like to proceed with this loan, contact us.

Shopping for your loan

Only you can shop for the best loan for you. Compare this GFE with other loan offers, so you can find the best loan. Use the shopping chart on page 3 to compare all the offers you receive.

Important dates

- The interest rate for this GFE is available through **4/29/2008**. After this time, the interest rate, some of your loan Origination Charges, and the monthly payment shown below can change until you lock your interest rate.
- This estimate for all other settlement charges is available through **8/14/2015**.
- After you lock your interest rate, you must go to settlement within **30** days (your rate lock period) to receive the locked interest rate.
- You must lock the interest rate at least **30** days before settlement.

Summary of your loan

Your initial loan amount is	\$ 3,875.98
Your loan term is	10 years
Your initial interest rate is	16.9 %
Your initial monthly amount owed for principal, interest, and any mortgage insurance is	\$ 67.12 per month
Can your interest rate rise?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes, it can rise to a maximum of %. The first change will be in .
Even if you make payments on time, can your loan balance rise?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes, it can rise to a maximum of \$
Even if you make payments on time, can your monthly amount owed for principal, interest, and any mortgage insurance rise?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes, the first increase can be in and the monthly amount owed can rise to \$. The maximum it can ever rise to is \$.
Does your loan have a prepayment penalty?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes, your maximum prepayment penalty is \$.
Does your loan have a balloon payment?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes, you have a balloon payment of \$ due in years.

Escrow account information

Some lenders require an escrow account to hold funds for paying property taxes or other property-related charges in addition to your monthly amount owed of \$ **0** .
Do we require you to have an escrow account for your loan?
 No, you do not have an escrow account. You must pay these charges directly when due.
 Yes, you have an escrow account. It may or may not cover all of these charges. Ask us.

Summary of your settlement charges

A	Your Adjusted Origination Charges (See page 2.)	\$ 112.79
B	Your Charges for All Other Settlement Services (See page 2.)	\$ 103.50
A + B	Total Estimated Settlement Charges	\$ 216.29

Understanding your estimated settlement charges

Some of these charges can change at settlement. See the top of page 3 for more information.

Your Adjusted Origination Charges	
1. Our origination charge This charge is for getting this loan for you.	\$112.79
2. Your credit or charge (points) for the specific interest rate chosen <input checked="" type="checkbox"/> The credit or charge for the interest rate of <u>16.90</u> % is included in "Our origination charge." (See item 1 above.) <input type="checkbox"/> You receive a credit of \$ <u> </u> for this interest rate of <u> </u> %. This credit reduces your settlement charges. <input type="checkbox"/> You pay a charge of \$ <u> </u> for this interest rate of <u> </u> %. This charge (points) increases your total settlement charges. The tradeoff table on page 3 shows that you can change your total settlement charges by choosing a different interest rate for this loan.	

A Your Adjusted Origination Charges	\$ 112.79
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Your Charges for All Other Settlement Services

3. Required services that we select These charges are for services we require to complete your settlement. We will choose the providers of these services.										
<table border="1" style="width: 100%;"> <thead> <tr> <th style="text-align: left;">Service</th> <th style="text-align: left;">Charge</th> </tr> </thead> <tbody> <tr> <td>Doc Review to Law Office</td> <td>20.00</td> </tr> <tr> <td> </td> <td> </td> </tr> <tr> <td> </td> <td> </td> </tr> </tbody> </table>	Service	Charge	Doc Review to Law Office	20.00					\$20.00	
Service	Charge									
Doc Review to Law Office	20.00									
4. Title services and lender's title insurance This charge includes the services of a title or settlement agent, for example, and title insurance to protect the lender, if required.										
5. Owner's title insurance You may purchase an owner's title insurance policy to protect your interest in the property.										
6. Required services that you can shop for These charges are for other services that are required to complete your settlement. We can identify providers of these services or you can shop for them yourself. Our estimates for providing these services are below.										
<table border="1" style="width: 100%;"> <thead> <tr> <th style="text-align: left;">Service</th> <th style="text-align: left;">Charge</th> </tr> </thead> <tbody> <tr> <td> </td> <td> </td> </tr> <tr> <td> </td> <td> </td> </tr> </tbody> </table>	Service	Charge								
Service	Charge									
7. Government recording charges These charges are for state and local fees to record your loan and title documents.		\$80.00								
8. Transfer taxes These charges are for state and local fees on mortgages and home sales.										
9. Initial deposit for your escrow account This charge is held in an escrow account to pay future recurring charges on your property and includes <input type="checkbox"/> all property taxes, <input type="checkbox"/> all insurance, and <input type="checkbox"/> other <u> </u> .										
10. Daily interest charges This charge is for the daily interest on your loan from the day of your settlement until the first day of the next month or the first day of your normal mortgage payment cycle. This amount is \$ <u>\$1.75</u> per day for <u>2</u> days (if your settlement is <u>4/29/2008</u>).		\$3.50								
11. Homeowner's insurance This charge is for the insurance you must buy for the property to protect from a loss, such as fire.										
<table border="1" style="width: 100%;"> <thead> <tr> <th style="text-align: left;">Policy</th> <th style="text-align: left;">Charge</th> </tr> </thead> <tbody> <tr> <td> </td> <td> </td> </tr> <tr> <td> </td> <td> </td> </tr> </tbody> </table>	Policy	Charge								
Policy	Charge									

B Your Charges for All Other Settlement Services	\$ 103.50
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A + B Total Estimated Settlement Charges	\$ 216.29
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Instructions

Understanding which charges can change at settlement

This GFE estimates your settlement charges. At your settlement, you will receive a HUD-1, a form that lists your actual costs. Compare the charges on the HUD-1 with the charges on this GFE. Charges can change if you select your own provider and do not use the companies we identify. (See below for details.)

These charges cannot increase at settlement:	The total of these charges can increase up to 10% at settlement:	These charges can change at settlement:
<ul style="list-style-type: none"> Our origination charge Your credit or charge (points) for the specific interest rate chosen (after you lock in your interest rate) Your adjusted origination charges (after you lock in your interest rate) Transfer taxes 	<ul style="list-style-type: none"> Required services that we select Title services and lender's title insurance (if we select them or you use companies we identify) Owner's title insurance (if you use companies we identify) Required services that you can shop for (if you use companies we identify) Government recording charges 	<ul style="list-style-type: none"> Required services that you can shop for (if you do not use companies we identify) Title services and lender's title insurance (if you do not use companies we identify) Owner's title insurance (if you do not use companies we identify) Initial deposit for your escrow account Daily interest charges Homeowner's insurance

Using the tradeoff table

In this GFE, we offered you this loan with a particular interest rate and estimated settlement charges. However:

- If you want to choose this same loan with **lower settlement charges**, then you will have a **higher interest rate**.
- If you want to choose this same loan with a **lower interest rate**, then you will have **higher settlement charges**.

If you would like to choose an available option, you must ask us for a new GFE.

Loan originators have the option to complete this table. Please ask for additional information if the table is not completed.

	The loan in this GFE	The same loan with lower settlement charges	The same loan with a lower interest rate
Your initial loan amount	\$ 3,875.98	\$	\$
Your initial interest rate ¹	16.9 %	%	%
Your initial monthly amount owed	\$ 67.12	\$	\$
Change in the monthly amount owed from this GFE	No change	You will pay \$ more every month	You will pay \$ less every month
Change in the amount you will pay at settlement with this interest rate	No change	Your settlement charges will be reduced by \$	Your settlement charges will increase by \$
How much your total estimated settlement charges will be	\$ 196.29	\$	\$

¹ For an adjustable rate loan, the comparisons above are for the initial interest rate before adjustments are made.

Using the shopping chart

Use this chart to compare GFEs from different loan originators. Fill in the information by using a different column for each GFE you receive. By comparing loan offers, you can shop for the best loan.

	This loan	Loan 2	Loan 3	Loan 4
Loan originator name	Agee Software			
Initial loan amount	\$3,875.98			
Loan term	10 years			
Initial interest rate	16.9 %			
Initial monthly amount owed	\$67.12			
Rate lock period	30 days			
Can interest rate rise?	No			
Can loan balance rise?	No			
Can monthly amount owed rise?	No			
Prepayment penalty?	None			
Balloon payment?	No			
Total Estimated Settlement Charges	\$196.29			

If your loan is sold in the future

Some lenders may sell your loan after settlement. Any fees lenders receive in the future cannot change the loan you receive or the charges you paid at settlement.



SERVICING DISCLOSURE STATEMENT

Lender: Mortgage Co

Date: Aug 03, 2015

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 Cost

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 DISCLOSURE STATEMENT

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% x 76 to 100%

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

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	95 %
2007	95 %
2008	20 %

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

Applicant: ROBERT PERRY Date

Applicant: Guadalupe PERRY Date

Applicant: Date

Applicant: Date

DISCLOSURE TO PROPERTY OWNER ABOUT PROPERTY TAX LOANS

Property Tax Lender's Name: Mortgage Co
Property Tax Lender's Address: 710 Bluebonnet Dr, Allen, TX 75002
Property Tax Lender's OCCC Property Tax License Lender No: 14133-55307

What is a property tax loan?

You currently have a lien against your property for unpaid property taxes. The tax lien for unpaid taxes automatically attached to your property on January 1. You must pay the taxing unit(s) directly, or authorize the property tax lender to pay the taxes. In order for the property tax lender to pay the tax lien, you have to authorize the transfer of the lien from the taxing unit(s) and enter into a loan with the property tax lender. Unless you agree in writing, the property tax lender may not include your non-delinquent taxes in your property tax loan. The property tax loan may include unpaid property taxes, penalties, and interest. The property tax lender may also assess closing costs and interest not to exceed 18%. This transaction does not remove the tax lien against your property. If you do not pay the property tax lender under the loan agreement, you may lose your property to foreclosure.

The property tax loan is the superior lien.

If you default on any lien against your property, this property tax loan will be superior, i.e., "first in line" to be paid, over any other preexisting lien on your property (e.g., first or secondary mortgage).

You may have alternatives to this property tax loan.

If this property is your homestead and you are disabled or age 65 or older, you are entitled to tax deferral under Texas Tax Code, §33.06. You may arrange with the taxing unit(s) to enter into an installment agreement for the repayment of these taxes. You may have financing options available to you through other private lenders, such as establishing an escrow account or refinancing your existing mortgage to include the taxes. You may be able to borrow from savings or family members. You may shop around with other property tax lenders and compare the different loan terms offered by other lenders.

Foreclosure is possible.

If you don't pay, you may lose your property. The tax lien may be considered a default by any mortgage holder with a lien on the same property. The only way to correct the default is to pay off the taxes and have the lien released. Any secured loan may be foreclosed if the loan is in default. The cost of any foreclosure, either tax lien or mortgage, may be added to the amount you owe.

Contact the Office of Consumer Credit Commissioner if you have questions or problems.

For more information about property tax lenders, contact the State of Texas - Office of Consumer Credit Commissioner. Call the Consumer Credit Hotline or write for credit information or assistance with credit problems. Office of Consumer Credit Commissioner, 2601 North Lamar Boulevard, Austin, Texas 78705-4207, (800) 538-1579, www.occc.state.tx.us.

Before you sign a property tax loan, be sure that you understand this document.

You may seek advice from an attorney or any third party before you enter into a property tax loan. You should ask about the terms of any loan you are considering and you should read any document before signing it.

I acknowledge receipt of the application and disclosure package.

ROBERT PERRY

Date: _____

Guadalupe PERRY

Date: _____

Financial Privacy Notice

Agee Software Tax Advisers takes its clients very seriously. That is why we feel committed to protecting your personal information. We are providing this Privacy Notice to explain how we intend to keep that commitment.

During the course of servicing your mortgage loan, we accumulate non-public personal Financial Information from you and from other sources about your income, your assets, and your credit history in order to allow a lender to make an informed decision about granting you credit.

Agee Software Tax Advisors does not disclose any non-public personal information about customers to anyone, except as permitted by law.

We collect non-public personal information about you from the following sources:

- Information we receive from you on application or other forms.
- Information about your transactions with our affiliates, others, or us.
- Information we receive from a consumer-reporting agency.

We restrict access to non-public personal information about you to only employees who need to know that information to provide products or services to you. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your personal information.

Agee Software Tax Advisors would like you, our customer, to understand our Commitment to your privacy. Customers who have questions about this notice may call our office at 866-619-6687.

Thank you

Agee Software Tax Advisors

Approximate Cost Range for Post Closing Costs

The following are allowable costs that could be charged to your property tax relief loan, post closing, if applicable.

Release of Lien Fee	\$35.00
Payoff Statement Fee	\$10.00
Default Title Search	\$60.00
Default Fee up to	\$75.00
Late fee	5%
Insufficient Funds Fee	\$30.00

Agee Software Tax Advisors may also charge:

Reasonable and necessary attorney's fees, recording fees, and court costs for actions that are legally required to respond to a suit, or for a loan that goes into default.

To the extent permitted by the US Bankruptcy Code, attorney's fees and court costs for services performed after the property owner files a voluntary bankruptcy petition.

Thank you,

Agee Software Tax Advisors

