



Friendswood Financial, LTD

Credit Information FAX: 281.493.6690

LIST NAME(S) AS TITLE WILL BE RECORDED

BORROWER _____ DOB _____ SOCIAL SECURITY _____ MARRIED UNMARRIED

CO-BORROWER _____ DOB _____ SOCIAL SECURITY _____ MARRIED UNMARRIED

DEPENDENTS: NUMBER OF CHILDREN _____ AGES _____ DO YOU CURRENTLY: RENT OWN (MONTHLY PAYMENT) \$ _____

HOME PHONE _____ ADDRESS _____

CITY/ STATE _____ ZIP CODE _____ HOW MANY YEARS HAVE YOU LIVED HERE? _____

CELL PHONE _____ EMAIL ADDRESS _____

WHAT IS THE RANGE OF MONTHLY HOUSE PAYMENTS THAT WOULD FIT IN YOUR PERSONAL BUDGET? \$ _____

ESTIMATED PURCHASE PRICE OF NEW HOME \$ _____ WHAT IS YOUR DESIRED LOAN AMOUNT? \$ _____

COMMUNITY Southfork

SALES COUNSELOR

Chris Karen

BORROWER (GIVE INFORMATION FOR 2 YEARS EMPLOYMENT) SELF EMPLOYED? YES _____ NO _____

PRESENT EMPLOYER _____ ADDRESS _____

CITY/STATE _____ ZIP CODE _____ PHONE _____

OCCUPATION _____ DATE STARTED _____ GROSS MONTHLY INCOME \$ _____

YEARS IN PROFESSION _____ OTHER INCOME (EXPLAIN) _____

(2ND JOB, BONUS, OVERTIME, COMMISSION, ECT.)

PREVIOUS EMPLOYER _____ ADDRESS _____

CITY/STATE/ZIP _____ FROM _____ TO _____

OCCUPATION _____ INCOME \$ _____

PREVIOUS EMPLOYER _____ ADDRESS _____

CITY/STATE/ZIP _____ FROM _____ TO _____

OCCUPATION _____ INCOME \$ _____

CO-BORROWER (GIVE INFORMATION FOR 2 YEARS EMPLOYMENT) SELF EMPLOYED? YES _____ NO _____

PRESENT EMPLOYER _____ ADDRESS _____

CITY/STATE _____ ZIP CODE _____ PHONE _____

OCCUPATION _____ DATE STARTED _____ GROSS MONTHLY INCOME \$ _____

YEARS IN PROFESSION _____ OTHER INCOME (EXPLAIN) _____

(2ND JOB, BONUS, OVERTIME, COMMISSION, ECT.)

PREVIOUS EMPLOYER _____ ADDRESS _____

CITY/STATE/ZIP _____ FROM _____ TO _____

OCCUPATION _____ INCOME \$ _____

PREVIOUS EMPLOYER _____ ADDRESS _____

CITY/STATE/ZIP _____ FROM _____ TO _____

OCCUPATION _____ INCOME \$ _____

LEGAL AND OTHER

WILL YOU OCCUPY THE HOME AS YOUR PRIMARY RESIDENCE? YES NO HAVE YOU OWNED A HOME IN THE LAST 3 YEARS? YES NO
 HAVE YOU EVER FILED FOR BANKRUPTCY/ FORECLOSURE? YES NO DATE ___/___/___
 DO YOU HAVE ANY OUTSTANDING JUDGMENTS OR TAX LIENS AGAINST YOU? YES NO AMOUNT \$ _____
 ARE YOU A CO-MAKER ON ANY NOTES? YES NO AMOUNT \$ _____
 DO YOU OWE ANY CHILD SUPPORT OR ALIMONY OBLIGATIONS? YES NO MONTHLY PAYMENT \$ _____

ASSETS

BANK NAME _____ CHECKING AMOUNT \$ _____

BANK NAME _____ CHECKING AMOUNT \$ _____

BANK NAME _____ SAVINGS AMOUNT \$ _____

401K OR IRA _____ RETIREMENT AMOUNT \$ _____

STOCK AND BONDS _____ AMOUNT \$ _____

AUTOMOBILES(S): MAKE AND YEAR _____ VALUE \$ _____

MAKE AND YEAR _____ VALUE \$ _____

SCHEDULE OF REAL ESTATE OWNED:

IS YOUR CURRENT HOME GOING TO BE SOLD? YES NO ESTIMATED CLOSING DATE ___/___/___ NET INCOME \$ _____

IS YOUR CURRENT HOME GOING TO BE LEASED? YES NO ESTIMATED EFFECTIVE DATE ___/___/___ AMOUNT \$ _____

WILL YOUR CURRENT HOME BE SOLD OR LEASED PRIOR TO THE PURCHASE OF YOUR NEW HOME? YES NO

CURRENT RESIDENCE VALUE \$ _____ EXISTING LIEN \$ _____ LIEN HOLDER _____

TAXES AND INSURANCE INCLUDED IN MONTHLY PAYMENT? YES NO AMOUNT OF TAXES AND INSURANCE \$ _____

OTHER REAL ESTATE - ADDRESS _____ VALUE \$ _____

EXISTING LIEN \$ _____ LIEN HOLDER _____ LEASE/SALE? _____ INCOME \$ _____

TAXES AND INSURANCE INCLUDED IN MONTHLY PAYMENT? YES NO AMOUNT OF TAXES AND INSURANCE \$ _____

FRIENDSWOOD FINANCIAL, LTD IS ASKING YOU TO PROVIDE US WITH PERSONAL INFORMATION TO ASSIST US IN EVALUATING YOUR INQUIRY REGARDING A MORTGAGE LOAN AT OUR COMPANY. YOU AGREE THAT FOR THIS CREDIT EVALUATION, YOU AUTHORIZE FRIENDSWOOD FINANCIAL, LTD, ITS SUCCESSORS AND/OR ASSIGNS, ITS AFFILIATES, OR ANY CREDIT REPORTING AGENCY TO PULL YOUR CREDIT REPORT.

THIS FORM MAY BE REPRODUCED OR PHOTOCOPIED AND A COPY SHALL BE AS EFFECTIVE A CONSENT AS THE ORIGINAL WHICH WE SIGNED.

BORROWER'S SIGNATURE

DATE

CO-BORROWER'S SIGNATURE

DATE

FAX: 281.493.6690
CALL: 281.953.2537
 800.455.8448 x 2537
E-MAIL: MTedone@FriendswoodFinancial.com

MAIL: Friendswood Financial, LTD
 Attn: Michael Tedone NMLS # 309682
 11931 Wickchester Lane Suite 400
 Houston, TX 77043

AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE STATEMENT

TO:
 FROM: Cervelle Custom Homes, LTD
 PROPERTY:
 DATE:

This is to give you notice that **Cervelle Custom Homes, LTD (“Cervelle”)** has a business relationship with **Friendswood Financial, LTD (“Friendswood”)**. **Cervelle** holds a 49% ownership interest in **Friendswood**, which is a mortgage company. Because of this relationship, this referral may provide **Cervelle** 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.

Friendswood Financial Settlement Services	Estimated Charges
Application Fee	\$50
Origination Fee	0.5% of the loan amount
Underwriting Fee	\$285
Administration Fee	\$550
Funding Fee	\$150

- B. Set forth below is the estimated charge or range of charges for the settlement services of an attorney, credit reporting agency, or 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.

Provider and settlement service	Charge or range of charges
Document Preparation (Adam & Bing)	\$225
Appraisal	\$325-\$450
Credit Report	\$75
Final Inspection (if needed)	\$100

ACKNOWLEDGMENT

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

 Borrower Date

 Borrower Date

ELECTRONIC DELIVERY AUTHORIZATION

Date of this Authorization:

Mortgage Loan Officer:
Michael Tedone

Applicant(s):

Lender:

FRIENDSWOOD FINANCIAL, LTD
11931 WICKCHESTER LN #400
Houston, TX 77043

You have the option to receive disclosures and documents specific to your mortgage loan transaction in an electronic format or in writing. If you consent to an electronic format, you have the right to withdraw consent to have information provided or made available in an electronic form at any time in the future.

If you authorize us to deliver disclosures and documents to you in an electronic format, your authorization will apply solely to this mortgage loan transaction that you have inquired about for purposes of expediting your receipt of disclosures and documents. If, after providing your consent, you may, upon request, also obtain a paper copy of an electronic disclosure or document at no charge to you.

I AUTHORIZE THE LENDER TO PROVIDE DISCLOSURES AND DOCUMENTS SPECIFIC TO MY MORTGAGE LOAN TRANSACTION AS IDENTIFIED ABOVE THROUGH THE FOLLOWING ELECTRONIC FORMAT – PLEASE SELECT METHOD FOR DELIVERY AND RECEIPT:

E-Mail address as follows: _____

YOU WILL BE REQUIRED TO CONFIRM YOUR RECEIPT OF DOCUMENTS BY RESPONDING TO A "READ RECEIPT".

OR

Fax machine number as follows: _____

Applicant

Date

Applicant

Date