

AAXY, LLC DBA: AAXY Mortgage / Austin First Mortgage

Thank you for choosing AAXY LLC dba AAXY Mortgage / Austin First Mortgage for your finance need. Below is a check list for all disclosures that are included in our loan package, please check and sign on this form to confirm we delivered the below disclosures to you on _____ :

1. Loan Estimate (Replace previous GFE and TIL)
2. Form 4506T
3. SSN verification form (Form SSA-89)
4. Undisclosed Debt Acknowledgment (Form 3270)
5. Uniform Residential Loan Application / CREDIT SCORE DISCLOSURE
6. CFPB Your Home Loan Toolkit
7. A 22 pages disclosures that includes:
 - * Texas Mortgage Company disclosure;
 - * A Letter to borrower(s);
 - * Notice of Intent to proceed with loan application and rate lock;
 - * Lock-In Request and Credit Card Authorization
 - * BORROWER APPRAISAL DISCLOSURE;
 - * Notice of Right to Receive a Copy of Appraisals;
 - * Servicing Disclosures Statement;
 - * Borrower / Co_Borrower Signature Authorization
 - * Borrowers' Certification and Authorization
 - * EQUAL CREDIT OPPORTUNITY ACT
 - * The Housing Financial Discrimination Act of 1977 Fair Lending Notice;
 - * Home-ownership Counseling Disclosure;
 - * Privacy Disclosure;
 - * FACTA Credit score disclosure;
 - * Affiliated Business Arrangement Disclosure Statement Format Notice;
 - * Notice of Penalties for making false or misleading Statement;

Borrower Signature _____ Date: _____

Co-Borrower Signature _____ Date: _____

TEXAS MORTGAGE COMPANY DISCLOSUREResidential Mortgage Loan Originator: Xiaomin James WuNMLS ID: 244114***Check ALL that apply*****Duties and Nature of Relationship**

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 make your loan ourselves. In connection with this mortgage loan, we are acting as an independent contractor and not as your agent.

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 of our compensation by you or by the lender or investor

Our pricing for your loan is based upon:

CONSUMERS WISHING TO FILE A COMPLAINT AGAINST A MORTGAGE COMPANY OR A LICENSED MORTGAGE COMPANY RESIDENTIAL MORTGAGE LOAN ORIGINATOR SHOULD COMPLETE AND SEND A COMPLAINT FORM TO THE TEXAS DEPARTMENT OF SAVINGS AND MORTGAGE LENDING 2601 NORTH LAMAR, SUITE 201, AUSTIN, TEXAS 78705. COMPLAINT FORMS AND INSTRUCTIONS MAY BE OBTAINED FROM THE DEPARTMENTS WEBSITE AT WWW.SML.TEXAS.GOV. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT 1-877-276-5550.

THE DEPARTMENT MAINTAINS A RECOVERY FUND TO MAKE PAYMENTS OF CERTAIN ACTUAL OUT OF POCKET DAMAGES SUSTAINED BY BORROWERS CAUSED BY ACTS OF LICENSED MORTGAGE COMPANY RESIDENTIAL MORTGAGE LOAN ORIGINATORS. A WRITTEN APPLICATION FOR REIMBURSEMENT FROM THE RECOVERY FUND MUST BE FILED WITH AND INVESTIGATED BY THE DEPARTMENT PRIOR TO THE PAYMENT OF A CLAIM. FOR MORE INFORMATION ABOUT THE RECOVERY FUND, PLEASE CONSULT THE DEPARTMENT'S WEB SITE AT WWW.SML.TEXAS.GOV.

Applicant(s)

Signed: _____

Name: _____

Date: _____

Signed: _____

Name: _____

Date: _____

Residential Mortgage Loan Originator

Signed:  _____Name: Xiaomin James Wu

Date: _____

AAXY, LLC DBA: Austin First Mortgage, AAXY Mortgage

A Letter to borrower(s)

Today's loan underwriting is very different from old time. There are something you may need to keep in mind to get your loan processed smoothly. Please understand these are just a few reminders and may not include all items that need be addressed.

1. Please disclose all your liabilities, real estate holding, business ownership.
2. All transaction detail must be documented. Real estate broker credit and seller contribution (both are interested party contributions) must be on contract, and on loan application. If you did not state on original loan application, please notice our loan officer/processor if there are interested party contributions. Interested party contributions limited as: (different lenders/loan program may be different, ask us if you have question)
 - a. Primary and 2nd home: 6% purchase price if down payment 10% or more.
 - b. Primary and 2nd home: 3% if down payment is less than 10%
 - c. Investment property: 2% of purchase price.
 - d. Interested party contribution can be used for closing cost and prepaid items only. It cannot be used to pay down loan principal. So it cannot be more than closing cost and prepay.
3. Asset documents, bank/stock statements, need be paper like statements. An online transaction history printout is not acceptable. You may ask your financial institute customer support that how to download "paper like" statement online.
4. Please try to prevent any new credit account open, credit inquiring before the loan close. Any financial situation change of the borrower(s) must disclose to us ASAP. Any possible new liability must be documented with detail future monthly payment as debt. This includes but not limited if you intend to buy a new real estate property.
5. Please try to keep your income and financial situation un-changed. Please try to not change jobs, buy big item with credit (like a car), or buy another real estate property.
6. Please do not trust county appraisal value or your own estimated value or Zillow value. Ask a local Realtor to get more accurate market recent sales to evaluate value. Currently, AAXY LLC works with its affiliated real estate company, AAXY Services LLC dba All Side Realty to provide free value estimate for properties in greater area of Austin, greater area of Houston areas for our borrowers/customers.
7. Please keep yourself available to be contacted before loan closing. Underwriter may ask borrower(s) to sign a document, correct a mistake. Please notice loan officer/processor before loan application if you need to travel.
8. Check your name, social security number, date of birth on loan application to make sure they match your ID.

Borrower Signature _____ Date: _____

Co-Borrower Signature _____ Date: _____

**NOTICE OF INTENT TO PROCEED WITH LOAN APPLICATION
AND RATE LOCK**

Borrower Name:

Co-Borrower Name:

Property Address:

Agreed Term: __30y, __15y, __20y, __10y fixed rate

OR __3/1, __5/1, __7/1. __10/1 Adjusted Rate

OR: other term: _____

Agreed Initial Rate: _____

Lock Periods: __21 days, __30 days, __40 days, __55 days, other ____

Agreed Adjusted origination charges (Lender fee): \$ _____

This is the fee on LE page 2 item A. Please aware that this charges may be different from that is on the initial LE as market change.

I/We have received a copy of our Loan Estimate within 3 days of our loan application.

I/We have reviewed our Loan Estimate and by signing below, express an intent to proceed with this application and agree to lock the rate.

NOTE: DO NOT SIGN THIS FORM UNLESS YOU WISH TO PROCEED WITH THE LOAN APPLICATION COVERED BY THE LE. IF YOU DO WISH TO PROCEED, PLEASE RETURN A SIGNED AND DATED COPY OF THIS NOTICE OF INTENT TO PROCEED TO THE LOAN ORIGINATOR.

Signature of Borrower (Date)

Signature of Co-borrower (Date)

NOTICE OF INTENT TO PROCEED WITH LOAN APPLICATION

APPLICATION DATE: _____

BORROWER NAME: _____

CO-BORROWER NAME: _____

PROPERTY ADDRESS: _____

I/We have received a copy of our Loan Estimate within 3 days of our loan application.

I/We have reviewed our Loan Estimate and by signing below, express an intent to proceed with this application.

NOTICE TO BORROWER(S): Signing this document does NOT obligate you to obtain a mortgage loan through this mortgage originator nor is this a loan commitment or an approval. Additionally, your interest rate is NOT locked at this time unless otherwise disclosed on a separate Rate Lock Disclosure Form.

NOTE: DO NOT SIGN THIS FORM UNLESS YOU WISH TO PROCEED WITH THE LOAN APPLICATION COVERED BY THE LE. IF YOU DO WISH TO PROCEED, PLEASE RETURN A SIGNED AND DATED COPY OF THIS NOTICE OF INTENT TO PROCEED TO THE LOAN ORIGINATOR.

Signature of Borrower (Date)

Signature of Co-borrower (Date)

Signature of Borrower (Date)

Signature of Co-borrower (Date)

Rate Lock Agreement and Credit Card Authorization

I, _____ (name) have received a Loan Estimate within 3 business days of our full loan application, express my/our Intend to Proceed with this loan. I(we) accept the rate and closing costs. I have read the rate lock fee policies below and agree to all terms.

Subject Property Address: _____

Loan Amount \$ _____ Term: _____ Rate: _____

Adjusted Origination Charges (total adjusted lender/broker fee):\$ _____

My Loan Officer is: _____

Please fill in and sign this rate lock agreement authorization and fax or email it back to us with the Initial Fee Worksheet/GFE and TIL that you are accepting. Please fax the finished form to: (512) 590-7204, or upload or fax via an online service. Most importantly, please call or send an email to a loan officer to confirm the receipt of your rate lock request.

All loan applications are subject to underwriting approval. The rate lock fee is prepaid at the time of the rate lock. The rate lock fee is 100% refundable unless you cancel your lock or loan, or fail to provide any and all needed information, conditions and documents within 48 hours of any request, or you fail to meet with the appraiser which results in your loan not closing within the lock period; in these cases you will forfeit the \$395 rate lock fee, unless other written arrangements have previously been made with your loan officer. In the case where you fail to close on time, you may also have to then pay for any rate extension fees.

A locked rate is just that, LOCKED. Rates may go up after you lock, and rates may go down after you lock, but your rate is the rate you locked at. Should rates go down and you want to re-lock, you will forfeit your original rate lock fee and incur a new rate lock fee of \$395.00 to lock in the new rate you want. In the rare case where the rates drop by .25 or more and your loan is 'cleared to close', then in some cases, the lender may agree to decrease your rate by .125, but this is not guaranteed, it is up to the lender. So understand that once you lock your rate, it is locked, not open to change without an additional lock fee and new rate lock form.

AAXY offers very low rates. To offer these rates we must close on-time. The \$395 rate lock cancellation fee policy is in place to ensure that the customers that we lock-in are committed to closing the loan on time, and to avoid from having the client pay rate extension fees.

Until the borrower(s) receives a lock confirmation in writing, the rate may not be locked yet. The rate lock confirmation is the updated GFE showing the locked available rate. That GFE also shows the lock expiration date. Loans must be funded by the lock expiration date. Prior to AAXY processing your rate lock, we must review your income and asset documentation. In some situations it may also be necessary to complete your appraisal prior to locking your rate. Though we always do our best, it is possible that we may not be able to lock the desired rate as market conditions can change rapidly, technology issues sometimes interfere, or other reasons occur beyond our control. In these instances, AAXY LLC will not charge a rate lock fee, but also we accept no liability and are not responsible for the borrower's direct or indirect loss, perceived or real.

I (We) as signed, dated and named below, ACKNOWLEDGE, FULLY UNDERSTAND, AND AGREE TO THIS LOCK - IN AGREEMENT AND RATE LOCK FEE REFUND POLICY.

Borrower Signature Printed Name _____

Co-Borrower Signature Printed Name _____

Borrower Initial: _____

Co_Borrower Initial: _____

I, _____ (name) agree to pay AAXY LLC (dba AAXY Mortgage or Austin First Mortgage) \$395 rate lock fee at the time of locking in a rate. I have received a Loan Estimate, expressed my/our Intend to Proceed with this loan and accept the rate and closing costs. I have read the rate lock fee policies below and agree to all terms.

___ I paid rate lock fee online (credit card or paypal). Please find attached receipt. Or use my credit card as below.

If you do not fill Full Credit number and Security Code on this form, you can call to tell our loan officer or processor. Please fill first 4 dig of the credit card info.



Please charge my credit card:

Name on Card: _____ My Phone Number: (____)____ - _____

Card Number: _____ - _____ - _____ - _____ EXP Date __ / ____ (MM/YYYY)

Billing Address: _____ ZIP CODE: _____

Security Code: _____ (3 or 4 digits code on back or front of your credit card)

Borrower Name: _____ SSN: _____ DOB _____ (MM/DD/YYYY)

Co-borrower Name: _____ SSN: _____ DOB _____ (MM/DD/YYYY)

Email Address: _____

Subject Property Address: _____

Loan application for:

Property used for:

Property type: _____ 2013&2014

Escrow (Tax & INS)? _____. Did you file a _____ tax return? _____

Lock Period: ____ days. Desired Closing Date (for purchase): _____ (MM/DD/YYYY).

Cash Out before (Previously Texas 50(a)(6))? _____

Listed for Sale in Last 180 days? _____

If not US Citizen or PR, Visa status H1: _____, 485 pending: _____. Other VISA: _____

Self-employee or own any business? _____

_____ Printed Name _____

Credit Card Holder Signature

NOTE: DO NOT SIGN THIS FORM UNLESS YOU WISH TO LOCK THE RATE. IF YOU DO WISH TO LOCK THE RATE, PLEASE RETURN A SIGNED COPY OF THIS FORM TO THE LOAN ORIGINATOR.

If you have any question, please call your loan originator, processor.

If you have any complaint or suggestion, comment, please contact Onwer/CEO James Wu with email:

jwu@aaxyllc.com , or call/Text: (512) 785-3841. We appreciate your business.

Borrower Initial: _____

Co_Borrower Initial: _____

BORROWER APPRAISAL DISCLOSURE FORM

We are pleased that you chosen AAXY LLC, for your home financing needs. Our goal is to provide you with the highest possible level of customer service. But before we consider your request for financing, we require that an appraisal of the property be conducted by an appraisal management company (“AMC”) approved by the lender we chose.

You Will Have to Pay for an Appraisal. You do not need to pay for the appraisal at this time. We will use your credit card information from you to transmit to the AMC to pay for the appraisal. The AMC will then charge your credit card. The appraisal fee that you pay to the AMC is **nonrefundable**. The collection of the appraisal fee does not guarantee a loan approval and is not a commitment by us to lend.

On Purchase Transactions the AMC or appraiser will contact the seller to arrange access to the property.

On Refinance transactions the AMC or appraiser will contact you to arrange access to the property, please call them back as soon as possible. The sooner they hear back from you, the sooner they can begin the appraisal process. Any delay in doing so can slow down our approval of your loan, delay your loan closing, and put your rate lock, if any, in jeopardy. If you do not return the AMC or appraiser’s call we will be unable to further process your request.

You Are Entitled to a Copy of the Appraisal Report. Once the appraisal is complete, the report will be sent to the lender directly. As the broker, we may receive a copy of the appraisal. You can request a copy of report.

The Loan Closing. At the loan closing, the amount you have paid the AMC will be reflected on your closing documentation. If the amount you paid the AMC is insufficient to cover the actual cost of the appraisal, you will be responsible for the remaining portion. The cost of appraisal is on the loan estimate we send to you. If you use we referred title company and other third party service provide, the total third party closing cost, including appraisal fee, should change(increase) from the Loan Estimate by 10% or less.

If you have questions regarding this process, please contact your mortgage Loan officer as soon as possible.

Borrower		Date		Borrower		Date
----------	--	------	--	----------	--	------

Borrower		Date		Borrower		Date
----------	--	------	--	----------	--	------

Notice of Right to Receive a Copy of Appraisals

Loan Number: _____

We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close.

You can pay for an additional appraisal for your own use at your own cost.

You will be provided a copy of each appraisal or valuation concerning this property promptly upon completion, or three(3) business days prior to the time you become contractually obligated on the transaction (for closed-end credit) or account opening (for open-end credit), whichever is earlier.

Initial the applicable statement:

_____ I/We wish to receive a copy of each appraisal report or written valuation according to the timing requirement described above.

_____ I/We wish to waive the timing requirements described above and, instead, agree to receive any copy at or before the time I/we become contractually obligated on the transaction (for closed-end credit) or account opening (for open-end credit), except where otherwise prohibited by law.

By signing below, you hereby acknowledge reading and understanding all of the information disclosed above and receiving a copy of this notice.

Signature

Date

Signature

Date

Signature

Date

Signature

Date

SERVICING DISCLOSURE STATEMENT

Originator: AAXY LLC

Date:

13284 Pond Springs Rd, ste 405
Austin, TX 78729

NOTICE TO FIRST LIEN MORTGAGE LOAN APPLICANTS: THE RIGHT TO COLLECT YOUR MORTGAGE LOAN PAYMENTS MAY BE TRANSFERRED.

You are applying for a mortgage loan covered by the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. 2601 et seq.). RESPA gives you certain rights under Federal law. This statement describes whether the servicing for this loan may be transferred to a different loan servicer.

"Servicing" refers to collecting your principal, interest, and escrow payments, if any, as well as sending any monthly or annual statements, tracking account balances, and handling other aspects of your loan. You will be given advance notice before a transfer occurs.

We may assign, sell or transfer the servicing of your loan while the loan is outstanding.

We do not service mortgage loans of the type for which you applied. We intend to assign, sell, or transfer the servicing of your mortgage loan before the first payment is due.

The loan for which you have applied will be serviced at this financial institution and we do not intend to sell, transfer, or assign the servicing of the loan.

Acknowledgment of Mortgage Loan Applicant(s)

I/We have read and understood the disclosure, and understand that the disclosure is a required part of the mortgage application as evidenced by my/our signature(s) below;

Applicant Date

Applicant Date

Applicant Date

Applicant Date

Borrower Signature Authorization

Privacy Act Notice: This information is to be used by the agency collecting it or its assignees in determining whether you qualify as a prospective mortgagor under its program. It will not be disclosed outside the agency except as required and permitted by law. You do not have to provide this information, but if you do not your application for approval as a prospective mortgagor or borrower may be delayed or rejected. The information requested in this form is authorized by Title 38, USC, Chapter 37 (if VA); by 12 USC, Section 1701 et. seq. (if HUD/FHA); by 42 USC, Section 1452b (if HUD/CPD); and Title 42 USC, 1471 et. seq., or 7 USC, 1921 et. seq. (if USDA/FmHA).

Part I - General Information

1. Borrower		2. Name and address of Lender/Broker AAXY LLC 13284 Pond Springs Rd, ste 405 Austin, TX 78729 TEL: 512-219-8148 FAX: 512-366-9761	
3. Date	4. Loan Number		

Part II - Borrower Authorization

I hereby authorize the Lender/Broker to verify my past and present employment earnings records, bank accounts, stock holdings, and any other asset balances that are needed to process my mortgage loan application. I further authorize the Lender/Broker to order a consumer credit report and verify other credit information, including past and present mortgage and landlord references. It is understood that a copy of this form will also serve as authorization.

The information the Lender/Broker obtains is only to be used in the processing of my application for a mortgage loan.

Borrower

Date

Co_Borrower Signature Authorization

Privacy Act Notice: This information is to be used by the agency collecting it or its assignees in determining whether you qualify as a prospective mortgagor under its program. It will not be disclosed outside the agency except as required and permitted by law. You do not have to provide this information, but if you do not your application for approval as a prospective mortgagor or borrower may be delayed or rejected. The information requested in this form is authorized by Title 38, USC, Chapter 37 (if VA); by 12 USC, Section 1701 et. seq. (if HUD/FHA); by 42 USC, Section 1452b (if HUD/CPD); and Title 42 USC, 1471 et. seq., or 7 USC, 1921 et. seq. (if USDA/FmHA).

Part I - General Information

1. Borrower		2. Name and address of Lender/Broker AAXY LLC 13284 Pond Springs Rd, ste 405 Austin, TX 78729 TEL: 512-219-8148 FAX: 512-366-9761	
3. Date	4. Loan Number		

Part II - Borrower Authorization

I hereby authorize the Lender/Broker to verify my past and present employment earnings records, bank accounts, stock holdings, and any other asset balances that are needed to process my mortgage loan application. I further authorize the Lender/Broker to order a consumer credit report and verify other credit information, including past and present mortgage and landlord references. It is understood that a copy of this form will also serve as authorization.

The information the Lender/Broker obtains is only to be used in the processing of my application for a mortgage loan.

Borrower

Date

Borrowers' Certification and Authorization

CERTIFICATION

The Undersigned certify the following:

1. I/We have applied for a mortgage loan through AAXY LLC. 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 down payment, employment and income information, and the 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 that AAXY LLC reserves the right to change the mortgage loan review processes 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 through AAXY LLC. As part of the application process, AAXY LLC and the mortgage guaranty insurer (if any), 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.
2. I/We authorize you to provide to AAXY LLC and to any investor to whom AAXY LLC 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. AAXY LLC 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.

Borrower Signature

Co-Borrower Signature

SSN: Date:

SSN: Date:

EQUAL CREDIT OPPORTUNITY ACT

APPLICATION NO:

PROPERTY ADDRESS:

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 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 this company is the Office of the Comptroller of the Currency, Customer Assistance Group, 1301 McKinney Street, Suite 3710, Houston, Texas 77010

We are required to disclose to you that you need not disclose income from alimony, child support or separate maintenance payment if you choose not to do so.

Having made this disclosure to you, we are permitted to inquire if any of the income shown on your application is derived from such a source and to consider the likelihood of consistent payment as we do with any income on which you are relying to qualify for the loan for which you are applying.

(Applicant) (Date)

(Applicant) (Date)

(Applicant) (Date)

(Applicant) (Date)

THE HOUSING FINANCIAL DISCRIMINATION ACT OF 1977 FAIR LENDING NOTICE

DATE:

COMPANY: AAXY LLC

APPLICATION NO:

13284 Pond Springs Rd, ste 404
Austin, TX 78729

PROPERTY ADDRESS:

It is illegal to discriminate in the provisions of or in the availability of financial assistance because of the consideration of:

1. Trends, characteristics or conditions in the neighborhood or geographic area surrounding a housing accommodation, unless the financial institution can demonstrate in the particular case that such consideration is required to avoid an unsafe and unsound business practice; or
2. Race, color, religion, sex, marital status, national origin or ancestry.

It is illegal to consider the racial, ethnic, religious or national origin composition of a neighborhood or geographic area surrounding a housing accommodation or whether or not such composition is undergoing change, or is expected to undergo change, in appraising a housing accommodation or in determining whether or not, or under what terms and conditions, to provide financial assistance.

These provisions govern financial assistance for the purpose of the purchase, construction, rehabilitation or refinancing of a one-to-four unit family residence occupied by the owner and for the purpose of the home improvement of any one-to-four unit family residence.

If you have any questions about your rights, or if you wish to file a complaint, contact the management of this financial institution or the agency noted below :

U.S. Department of Housing and Urban Development
451 7th Street S.W., Washington, DC 20410

I/we received a copy of this notice.

_____ Date

_____ Date

Homeownership Counseling Disclosure

Date: _____

Borrower(s) _____ Loan Number _____

“Housing counseling agencies approved by the U.S. Department of Housing and Urban Development (HUD) can offer independent advice about whether a particular set of mortgage loan terms is a good faith based on your objectives and circumstances, often at little or no cost.

If you are interested in contacting a HUD-approved housing counseling agency in your area, you can visit the Consumer Financial Protection Bureau’s (CFPB) website, www.consumerfinance.gov/find-a-housing-counselor, and enter your zip code.

You can also access HUD’s housing counseling agency website via www.consumerfinance.gov/mortgagehelp.

For additional assistance with locating a housing counseling agency, call the CFPB at 1-855-411-CFPB (2372).”

A list of housing counseling agents is attached to this disclosure.

Borrower

Date

Borrower

Date

Customer Identification Documentation Patriot Act

The USA Patriot Act requires all financial institutions to obtain, verify and record information that identifies every customer. Completion of this documentation is required in order to comply with the USA Patriot Act. A completed copy of this information must be retained with the loan file.

Application Number _____ Date _____

Name of Applicant _____

Social Security # _____ Date of Birth _____

Present Address _____

Mailing Address _____

Primary Identification Documentation

Document Type _____ Other Document Type _____

Document Number _____

Issue Date _____ Expiration Date _____

Issued by _____

Secondary Identification Documentation

Document Type _____ Other Document Type _____

Document Number _____

Issue Date _____ Expiration Date _____

Issued by _____

Discrepancies and Resolution

Completed by _____

Customer Identification Documentation Patriot Act

The USA Patriot Act requires all financial institutions to obtain, verify and record information that identifies every customer. Completion of this documentation is required in order to comply with the USA Patriot Act. A completed copy of this information must be retained with the loan file.

Application Number _____ Date _____

Name of Applicant _____

Social Security # _____ Date of Birth _____

Present Address _____

Mailing Address _____

Primary Identification Documentation

Document Type _____ Other Document Type _____

Document Number _____

Issue Date _____ Expiration Date _____

Issued by _____

Secondary Identification Documentation

Document Type _____ Other Document Type _____

Document Number _____

Issue Date _____ Expiration Date _____

Issued by _____

Discrepancies and Resolution

Completed by _____

FACTS**What Does AAXY LLC Do
With Your Personal Information?**

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also required us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.	
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> • Social Security Number and credit history • assets and Income • mortgage rates and payments and employment information When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.	
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons AAXY LLC chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information	Does AAXY LLC share?	Can you limit this sharing?
For our everyday business purposes -- such as to process your transactions, maintain your account(s), responds to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes -- to offer our products and services to you	No	We Don't Share
For joint marketing with other financial companies	No	We Don't Share
For our affiliates' everyday business purposes -- information about your transactions and experiences	No	We Don't Share
For our affiliates' everyday business purposes -- information about your creditworthiness	No	We Don't Share
For our affiliates to market to you	No	We Don't Share
For nonaffiliates to market to you	No	We Don't Share
Questions?	<ul style="list-style-type: none"> • Call 512-785-3841 or go to www.aaxymortgage.com 	

Who we are	
Who is providing this notice?	All Borrowers who send an full official loan application to AAXY LLC.
What we do	
How does AAXY LLC protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does AAXY LLC collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • apply for a loan or give us your income information • tell us about your investment or retirement portfolio or show your driver's license <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes - information about your creditworthiness • affiliates from using your information to market to you • sharing for non-affiliates to market to you <p>State Laws and individual companies may give you additional rights to limit sharing.</p>
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. AAXY LLC does not share with our affiliates.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • AAXY LLC does not share with nonaffiliates so they can market to you.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • AAXY LLC doesn't jointly market.

Borrower Signature: _____,

Co-Borrower Signature: _____

**FACTA CREDIT SCORE DISCLOSURE
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 at:

Loan Officer's or Loan Processor's Name: _____
Phone number/Fax number/Email address: (512)377-6580 _____
info@aaxylc.com _____
Mailing address: 13284 Pond Springs Rd, suite 405 _____
Austin, TX 78729 _____

Consumer Reporting Agency contact information:

Equifax
P.O. Box 740241
Atlanta, GA 30374
800-525-6285

Experian
P. O. Box 9530
Allen, TX 75013
888-397-3742

Trans Union
P.O. Box 6790
Fullerton, CA 92634
800-680-7289

Borrower _____

Date _____

AAXY LLC

Affiliated Business Arrangement Disclosure Statement Format Notice

To _____ Property Address _____

From AAXY LLC Date: _____
(entity making statement)

This is to give you notice that AAXY LLC has a business relationship with
All Side Realty
James Insurance and finance (settlement services provider). Description of

relationship Same owner of AAXY LLC

_____. Because of this relationship, this referral may provide
finance interest _____ 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] [or] [purchase, sale, or refinance of] 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.

Provider and Settlement Service	Charge or Range of Charges
<u>All Side Realty</u>	<u>no charge to borrowers</u>

- 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
---------------------------------	----------------------------

ACKNOWLEDGEMENT

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

Borrower Date

Borrower Date

The borrower _____ is _____ is not using this affiliate.

AAXY L.L.C. dba Austin First Mortgage, AAXY Mortgage

NOTICE OF PENALTIES FOR MAKING FALSE OR MISLEADING STATEMENT

Effective September 1, 2007 and pursuant to Section 1. Subchapter B, Chapter 343, Section 343.105 of the Texas Finance Code, each mortgage lender, mortgage banker or licensed mortgage broker/loan officer shall provide to each applicant for a home loan this written notice at closing for full verification and execution by each loan applicant.

WARNING:

Intentionally or knowingly making a materially false or misleading statement to obtain property or credit, including a mortgage loan, is a violation of Section 32.32, of the Texas Penal Code, and, depending on the amount of the loan or value of the property, is punishable by imprisonment for a term of 2 years to 99 years and a fine not to exceed \$10,000.

If a person determines or reasonably suspects that fraudulent activity has been committed or is about to be committed, the law requires that person to report the information to an authorized governmental agency.

Texas Department of Savings and Mortgage Lending

2601 North Lamar Blvd., Ste. 201

Austin, Texas 78705

Toll Free Consumer Hotline: (877) 276-5550

Main Number: (512) 475-1350

Email: smlinfo@sml.state.tx.us

Website: www.sml.state.tx.us

I/we, the undersigned home loan applicant(s), represent that I/we have received, read, and understand this notice of penalties for making a materially false or misleading written statement to obtain a home loan.

I/we represent that all statements and representations contained in my/our written home loan application, including statements or representations regarding my/our **identity, employment, annual income, and intent to occupy the residential real property** secured by the home loan, are true and correct as of the date of loan closing.

Applicant

Date

Co-Applicant(s)

Date