

HOME EQUITY LOAN APPLICATION CHECKLIST

Thank you for applying for a home equity loan with Metro Medical Credit Union. To expedite the processing of your application, please return the following forms and information:

Home Equity Questionnaire

Completed Loan Application

Current Tax Appraisal

Mortgage Statement indicating current balance

Copy of Deed of Trust on first lien

Copy of Homeowner's Insurance Policy

Copy of two most recent pay stubs and W-2 forms from last two years

If self-employed, last two years' tax returns (all schedules)

Current MMCU Home Equity Loan Rates (based on credit score)

\$10,000.00	up to 60 months	rate as low as _____
\$20,000.00	up to 120 months	rate as low as _____
\$30,000.00	up to 180 months	rate as low as _____
\$40,000.00>	up to 240 months	rate as low as _____

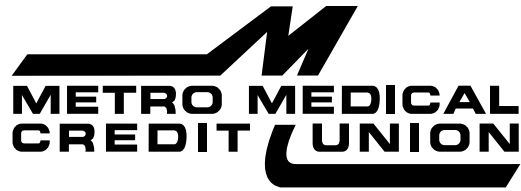
Please call us at 214-630-0611 if you have any questions about our home equity loan products. Again, thank you for applying for a home equity loan with Metro Medical Credit Union. We appreciate the opportunity to serve you.

Sincerely,

Loan Officer Name (Print or Type)
NMLS# 812759

Loan Officer Signature

*All loans subject to credit approval. The Annual Percentage Rate (APR) is the yearly rate of interest that includes fees and costs paid to acquire the loan. This is not an offer to extend consumer credit as defined by Section 222.6 of Regulation Z. Rates and terms are subject to change.



HOME EQUITY LOAN INFORMATION

- Only one (1) home equity loan is allowed within the last 12 months
- Minimum loan amount is \$10,000.
- We do not offer home equity loans on rental property, investments, mobile homes, manufactured housing (i.e. mobile homes, pre-fab homes), condos, duplexes, townhomes or log homes.
- Loan cannot exceed 80% of loan-to-value (LTV), including all liens. This means your loan cannot exceed 80% of the equity in your home.
- Home equity loans can only be made on your primary residence/ homestead.
- Please consult your tax advisor regarding deductions of interest.
- Normal time from application to funding is 20 days.

How much can you borrow?	
County tax appraisal of your home	\$ _____
Multiply by 80%	x.80
Your Gross Equity	\$ _____
Subtract balance of mortgage	- _____
Subtract balance of other liens	- _____
Estimated net equity available to borrow at this time	\$ _____

Please submit the following items with your home equity loan application

Statement from mortgage company indicating current balance on first liens.

Copy of Deed of Trust on first liens.

Copy of Homeowner’s Insurance Policy.

Copy of two most recent pay stubs and W2 forms from last two years. Both borrower and co-borrower need to provide these documents.

If self-employed, you’ll need to provide complete tax returns from the last two years (all schedules.)

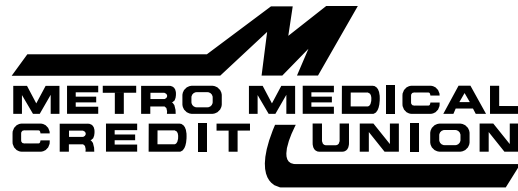
All disclosures must be signed by names appearing on deed and residing at primary residence.

Copy of County Tax Appraisal.

Tax records will be checked during the title search to ensure property taxes are current. **All property taxes must be current prior to funding of home equity loan.**

Please return all documents and disclosures to:
 Metro Medical Credit Union
 Company Identifier: 804892
 Attn: Loan Department
 8828 Stemmons Frwy., Ste. 113
 Dallas, TX 75247

This application was taken by:
face-to-face interview
mail
phone



APPLICATION

Home Equity Loan

Loan Officer: _____
NMLS #: 812759

SECTION A PLEASE TELL US ABOUT YOUR REQUEST

LOAN AMOUNT REQUESTED: \$ _____ FOR A TERM OF _____ YEARS.
Request includes the balance of a Home Equity Loan owed to _____ in the amount of \$ _____
and a new cash advance of \$ _____ for the total request amount shown above.
I intend to use the loan proceeds for (purpose): _____

SECTION B PLEASE TELL US ABOUT YOURSELF

The Borrower Section and all Co-borrower information must be completed and the appropriate box(es) checked. If there are more borrowers, please provide their information on a separate sheet and attach to this application.

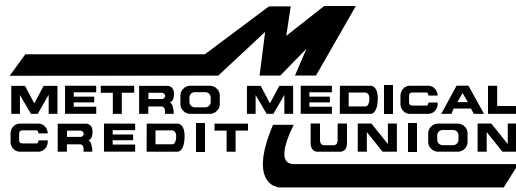
Borrower Last Name: _____ First Name: _____ Middle: _____
Account Number: _____ Birthdate: _____
Address: _____ City: _____ State: _____ Zip: _____
How long at current address?: _____ Years _____ Months
Married Separated Unmarried (single, widowed, divorced)
Number of dependants: _____ Ages: _____ Social Security #: _____ Driver's License #: _____
Daytime Phone: _____ Evening Phone: _____ Cell Phone: _____
Current Employer: _____ Position: _____ Hire Date: _____
Employer's Address: _____ City: _____ State: _____ Zip: _____
How long at this employer?: _____ If less than two years, list previous employer and address: _____

Name of bank: _____ Checking acct. balance: _____ Savings acct. balance: _____
Name of bank: _____ Checking acct. balance: _____ Savings acct. balance: _____
Monthly Gross Income*: _____ Amount of other income: _____ Source(s) of other income: _____
*If you are self-employed or a significant portion of your income is derived from a source other than salary shown on an IRS W-2, two (2) years' worth of tax returns must be attached. Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

SECTION C PLEASE TELL US ABOUT THE CO BORROWER (if applicable)

Co-borrower Last Name: _____ First Name: _____ Middle: _____
Account Number: _____ Birthdate: _____
Address: _____ City: _____ State: _____ Zip: _____
How long at current address?: _____ Years _____ Months
Married Separated Unmarried (single, widowed, divorced)
Number of dependants: _____ Ages: _____ Social Security #: _____ Driver's License #: _____
Daytime Phone: _____ Evening Phone: _____ Cell Phone: _____
Current Employer: _____ Position: _____ Hire Date: _____
Employer's Address: _____ City: _____ State: _____ Zip: _____
How long at this employer?: _____ If less than two years, list previous employer and address: _____

Name of bank: _____ Checking acct. balance: _____ Savings acct. balance: _____
Name of bank: _____ Checking acct. balance: _____ Savings acct. balance: _____
Monthly Gross Income*: _____ Amount of other income: _____ Source(s) of other income: _____
*If you are self-employed or a significant portion of your income is derived from a source other than salary shown on an IRS W-2, two (2) years' worth of tax returns must be attached. Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.



APPLICATION
Home Equity Loan

SECTION D PLEASE TELL US ABOUT YOUR DEBTS (List all fixed obligations and installment accounts)

MORTGAGE COMPANY	TOTAL BALANCE	MONTHLY PAYMENT
OTHER MORTGAGE LOAN	TOTAL BALANCE	MONTHLY PAYMENT
AUTO LOAN	TOTAL BALANCE	MONTHLY PAYMENT
AUTO LOAN	TOTAL BALANCE	MONTHLY PAYMENT
INSTALLMENT LOAN	TOTAL BALANCE	MONTHLY PAYMENT
CREDIT CARD	TOTAL BALANCE	MONTHLY PAYMENT
CREDIT CARD	TOTAL BALANCE	MONTHLY PAYMENT
CREDIT CARD	TOTAL BALANCE	MONTHLY PAYMENT

SECTION E PLEASE TELL US ABOUT YOUR HOME (Must be homestead and owner occupied)

- I/We do do not intend to occupy the property as my (our) homestead located at:
Street Address: _____ City: _____ State: _____ Zip: _____ County: _____
- This home is a single-family residence: Yes No
- Legal property description as listed on deed: _____
Purchase Date: _____ Purchase Price: _____ Estimated Current Value: _____
- Information about loans secured by home: _____
First Mortgage: Lender Name: _____ Second Mortgage: Lender Name: _____
Loan Number: _____ Loan Number: _____
Amount Owed: _____ Amount Owed: _____
Other liens: _____
- Exact name(s) on deed to property: _____
- Homeowner's Insurance Company: Name: _____ Policy #: _____
Agent (if applicable): _____ Phone #: _____

SECTION F SIGNATURES

I/We apply for the loan indicated in this application which may be secured by a mortgage or deed of trust on the property described herein and represent that the property will not be used for any illegal or restricted purpose, and that all statements made in this application are true and are made for the purpose of obtaining the loan. Verification may be obtained from any source named in this application. The original or a copy of this application will be retained by the lender, even if the loan is not granted. I/We hereby consent to and authorize the lender, after giving reasonable notice, to enter the improved property for the sole purpose of determining that the improvements specified in this application have been completed.

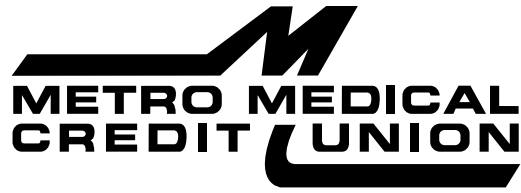
I/WE UNDERSTAND THAT THE SELECTION OF A CONTRACTOR OR DEALER, ACCEPTANCE OF MATERIAL USED AND WORK PERFORMED IS MY/OUR RESPONSIBILITY. THE LENDER DOES NOT GUARANTEE THE MATERIAL OR WORKMANSHIP.

I/We do do not intend to occupy the property as my/our primary residence.

I/We understand that it may be a federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of the United States Criminal Code.

Borrower's Signature Date

Co-borrower's Signature Date

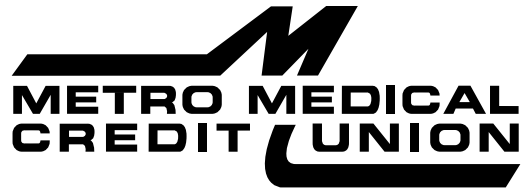


THESE QUESTIONS APPLY TO BOTH BORROWER AND CO-BORROWER

If a "yes" answer is given to a question in this section, please explain in the space below.

Table with 5 columns: Question, Borrower Yes, Borrower No, Co-Borrower Yes, Co-Borrower No. Rows include questions about outstanding judgements, bankruptcy, property foreclosed, lawsuits, alimony, co-signer status, citizenship, and resident alien status.

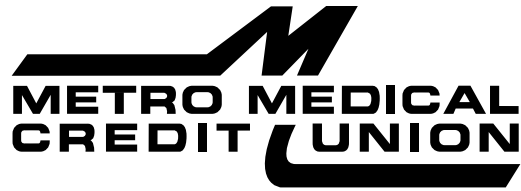
Explain: [Multiple horizontal lines for providing an explanation]



INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the federal government for certain types of loans related to dwelling in order to monitor the lender's 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 on the basis of this information, or on whether you choose to furnish it. However, if you choose not to furnish the information and you have made this application in person, under federal regulations the lender is required to note race or national origin and sex on the basis of visual observation or surname. If you do not wish to furnish this information, please check below.

Borrower	Co-Borrower
<p>I do not wish to furnish the information</p> <p>Ethnicity</p> <p>Hispanic or Latino Not Hispanic or Latino</p> <p>Race/National Origin</p> <p>American Indian or Alaskan Native Asian Black or African-American Native Hawaiian or Other Pacific Islander White</p> <p>Sex</p> <p>Female Male</p>	<p>I do not wish to furnish the information</p> <p>Ethnicity</p> <p>Hispanic or Latino Not Hispanic or Latino</p> <p>Race/National Origin</p> <p>American Indian or Alaskan Native Asian Black or African-American Native Hawaiian or Other Pacific Islander White</p> <p>Sex</p> <p>Female Male</p>



TEXAS HOME EQUITY LOAN QUESTIONNAIRE

The answers to the questions below are critical to processing your request for a home equity loan under the Texas state law permitting such types of loans and in finding a suitable loan product to meet your needs. Please answer these questions to the best of your knowledge, and notify your loan officer of any questions you may have or clarifications you would like.

Property Address _____ City _____ Zip Code _____

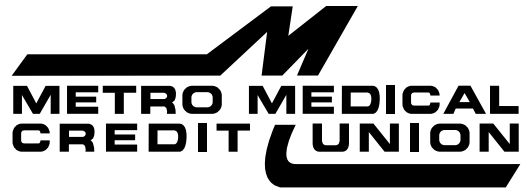
Do you reside at this address?	Yes	No
Is the property at this address your homestead?	Yes	No
Is the property ten (10) acres or more?	Yes	No
Is this property taxed in any manner other than residential?	Yes	No
Is this property a duplex, triplex or quadruplex?	Yes	No
Is this property a CONDOMINIUM?	Yes	No
Are proceeds from this loan going to be used exclusively for HOME IMPROVEMENT?	Yes	No
Does anyone else have an ownership interest in this property besides you and/or your spouse? (All parties must sign all documents.)	Yes	No
Are there any other liens or debts on this property? (This would include your current mortgage)	Yes	No
Is your current loan set up on a bi-weekly payment plan?	Yes	No
How you obtained equity from your home in the last twelve (12) months by refinancing or obtaining a second mortgage?	Yes	No
Powers of Attorney and mail-out closings are unacceptable. Are all parties available and capable of signing all documents?	Yes	No

PLEASE READ THE FOLLOWING REGARDING YOUR REQUEST FOR A TEXAS HOME EQUITY LOAN:

- One (1) home equity loan is permitted every 12 months and one (1) home equity loan may be secured by a homestead at any given time.
- The applicant and Metro Medical Credit Union must agree to the Fair Market Value established during the processing of your loan request.
- Powers of Attorney are not allowed and all owners and their spouses must sign all documents.
- A waiting period of 12 calendar days (including weekends) is required from the latter of the date we receive the loan application signed and dated by all applicants or the "Notice Concerning Extension of Credit" signed and dated by all applicants, to the date of closing. A three-business-day right of recession is required after the loan closing before we can fund the loan and disperse the proceeds.

I/We acknowledge the above questions and have answered them the best of my/our abilities. I/We understand that certain answers may disqualify us from obtaining an equity loan based on state law or on the availability of a suitable loan product from Metro Medical Credit Union. A loan officer will discuss this with you.

Applicant Date Co-Applicant Date



NOTICE CONCERNING EXTENSIONS OF CREDIT DEFINED BY SECTION 50(a)(6), ARTICLE XVI, TEXAS CONSTITUTION

Please sign and return

SECTION 50(a)(6), ARTICLE XVI, OF THE TEXAS CONSTITUTION ALLOWS CERTAIN LOANS TO BE SECURED AGAINST THE EQUITY IN YOUR HOME. SUCH LOANS ARE COMMONLY KNOWN AS EQUITY LOANS. IF YOU DO NOT REPAY THE LOAN OR IF YOU FAIL TO MEET THE TERMS OF THE LOAN, THE LENDER MAY FORECLOSE AND SELL YOUR HOME. THE CONSTITUTION PROVIDES THAT:

- A. THE LOAN MUST BE VOLUNTARILY CREATED WITH THE CONSENT OF EACH OWNER OF YOUR HOME AND EACH OWNER'S SPOUSE;
- B. THE PRINCIPAL LOAN AMOUNT AT THE TIME THE LOAN IS MADE MUST NOT EXCEED AN AMOUNT THAT, WHEN ADDED TO THE PRINCIPAL BALANCES OF ALL OTHER LIENS AGAINST YOUR HOME, IS MORE THAN 80 PERCENT OF THE FAIR MARKET VALUE OF YOUR HOME;
- C. THE LOAN MUST BE WITHOUT RECOURSE FOR PERSONAL LIABILITY AGAINST YOU AND YOUR SPOUSE UNLESS YOU OR YOUR SPOUSE OBTAINED THIS EXTENSION OF CREDIT BY ACTUAL FRAUD;
- D. THE LIEN SECURING THE LOAN MAY BE FORECLOSED UPON ONLY WITH A COURT ORDER;
- E. FEES AND CHARGES TO MAKE THE LOAN MAY NOT EXCEED 3 PERCENT OF THE LOAN AMOUNT;
- F. THE LOAN MAY NOT AN OPEN-END ACCOUNT THAT MAY BE DEBITED FROM TIME TO TIME OR UNDER WHICH CREDIT MAY BE EXTENDED FROM TIME TO TIME UNLESS IT IS A HOME EQUITY LINE OF CREDIT;
- G. YOU MAY PREPAY THE LOAN WITHOUT PENALTY OR CHARGE;
- H. NO ADDITIONAL COLLATERAL MAY BE SECURITY FOR THE LOAN;
- I. THE LOAN MAY NOT BE SECURED BY AGRICULTURAL HOMESTEAD PROPERTY, UNLESS THE AGRICULTURAL HOMESTEAD PROPERTY IS USED PRIMARILY FOR THE PRODUCTION OF MILK;
- J. YOU ARE NOT REQUIRED TO REPAY THE LOAN EARLIER THAN AGREED SOLELY BECAUSE THE FAIR MARKET VALUE OF YOUR HOME DECREASES OR BECAUSE YOU DEFAULT ON ANOTHER LOAN THAT IS NOT SECURED BY YOUR HOME;
- K. ONLY ONE LOAN DESCRIBED BY SECTION 50(a)(6), ARTICLE XVI, OF THE TEXAS CONSTITUTION MAY BE SECURED WITH YOUR HOME AT ANY GIVEN TIME;
- L. THE LOAN MUST BE SCHEDULED TO BE REPAYED IN PAYMENTS THAT EQUAL OR EXCEED THE AMOUNT OF ACCRUED INTEREST FOR EACH PAYMENT PERIOD;
- M. THE LOAN MAY NOT CLOSE BEFORE 12 DAYS AFTER YOU SUBMIT A WRITTEN APPLICATION TO THE LENDER OR BEFORE 12 DAYS AFTER YOU RECEIVE THIS NOTICE, WHICHEVER DATE IS LATER; AND IF YOUR HOME WAS SECURITY FOR THE SAME TYPE OF LOAN WITHIN THE PAST YEAR, A NEW LOAN SECURED BY THE SAME PROPERTY MAY NOT CLOSE BEFORE ONE YEAR HAS PASSED FROM THE CLOSING DATE OF THE OTHER LOAN;
- N. THE LOAN MAY CLOSE ONLY AT THE OFFICE OF THE LENDER, TITLE COMPANY, OR AN ATTORNEY AT LAW;
- O. THE LENDER MAY CHARGE ANY FIXED OR VARIABLE RATE OF INTEREST AUTHORIZED BY STATUTE;
- P. ONLY A LAWFULLY AUTHORIZED LENDER MAY MAKE LOANS DESCRIBED BY SECTION 50(a)(6), ARTICLE XVI, OF THE TEXAS CONSTITUTION;
- Q. LOANS DESCRIBED BY SECTION 50(a)(6), ARTICLE XVI, OF THE TEXAS CONSTITUTION MUST;
 - 1. NOT REQUIRE YOU TO APPLY THE PROCEEDS TO ANOTHER DEBT EXCEPT A DEBT THAT IS SECURED BY YOUR HOME OR OWED TO ANOTHER LENDER;
 - 2. NOT REQUIRE THAT YOU ASSIGN WAGES AS SECURITY;
 - 3. NOT REQUIRE THAT YOU EXECUTE INSTRUMENTS WHICH HAVE BLANKS LEFT TO BE FILLED IN;
 - 4. NOT REQUIRE THAT YOU SIGN A CONFESSION OF JUDGMENT OR POWER OF ATTORNEY TO ANOTHER PERSON TO CONFESS JUDGMENT OR APPEAR IN A LEGAL PROCEEDING ON YOUR BEHALF;
 - 5. PROVIDE THAT YOU RECEIVE A COPY OF ALL DOCUMENTS YOU SIGN AT CLOSING;
 - 6. PROVIDE THAT THE SECURITY INSTRUMENTS CONTAIN A DISCLOSURE THAT THIS LOAN IS A LOAN DEFINED BY SECTION 50(a)(6), ARTICLE XVI, OF THE TEXAS CONSTITUTION;
 - 7. PROVIDE THAT WHEN THE LOAN IS PAID IN FULL, THE LENDER WILL SIGN AND GIVE YOU A RELEASE OF LIEN OR AN ASSIGNMENT OF THE LIEN, WHICHEVER IS APPROPRIATE;
 - 8. PROVIDE THAT YOU MAY, WITHIN 3 DAYS AFTER CLOSING, RESCIND THE LOAN WITHOUT PENALTY OR CHARGE;
 - 9. PROVIDE THAT YOU AND THE LENDER ACKNOWLEDGE THE FAIR MARKET VALUE OF YOUR HOME ON THE DATE THE LOAN CLOSES; AND
 - 10. PROVIDE THAT THE LENDER WILL FORFEIT ALL PRINCIPAL AND INTEREST IF THE LENDER FAILS TO COMPLY WITH THE LENDER'S OBLIGATIONS UNLESS THE LENDER CURES THE FAILURE TO COMPLY AS PROVIDED BY SECTION 50(a)(6), ARTICLE XVI, OF THE TEXAS CONSTITUTION; AND

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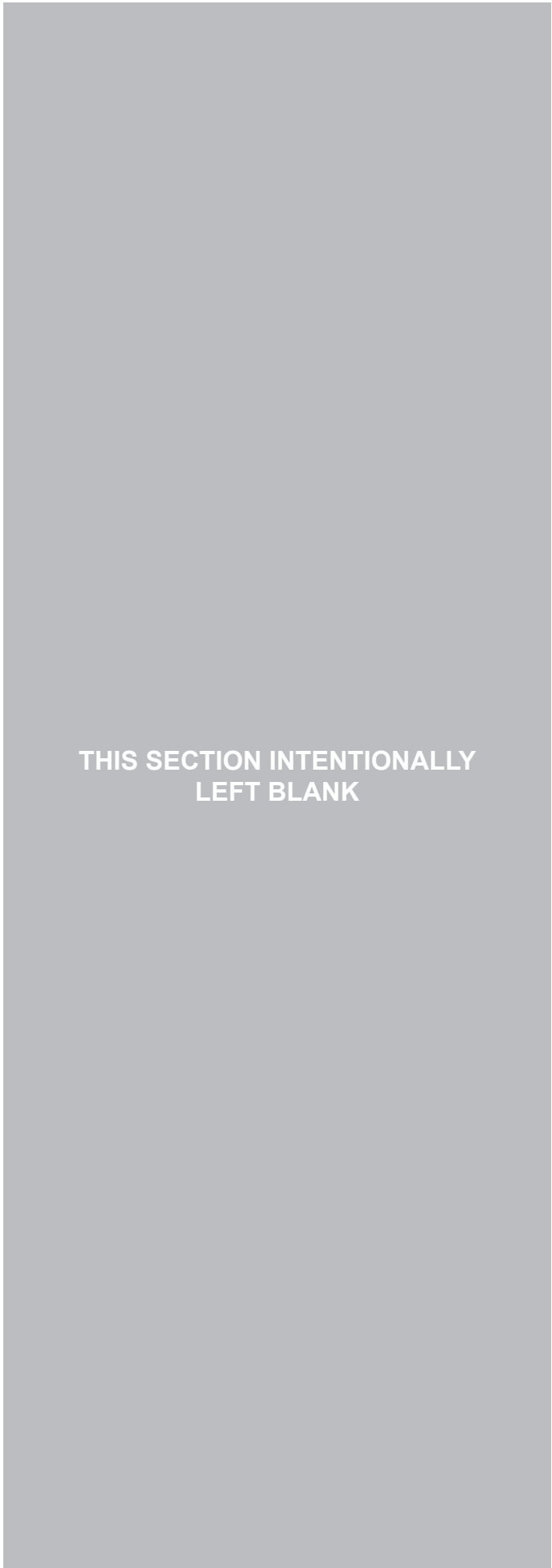
R. IF THE LOAN IS A HOME EQUITY LINE OF CREDIT:

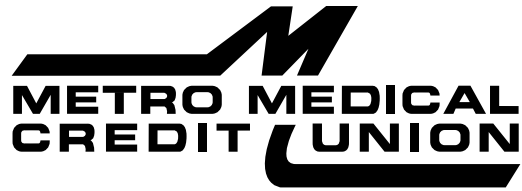
1. YOU MAY REQUEST ADVANCES, REPAY MONEY, AND RE-BORROW MONEY UNDER THE LINE OF CREDIT;
2. EACH ADVANCE UNDER THE LINE OF CREDIT MUST BE IN AN AMOUNT OF AT LEAST \$4,000;
3. YOU MAY NOT USE A CREDIT CARD, DEBIT CARD, SOLICITATION CHECK, OR SIMILAR DEVICE TO OBTAIN ADVANCES UNDER THE LINE OF CREDIT;
4. ANY FEES THE LENDER CHARGES MAY BE CHARGED AND COLLECTED ONLY AT THE TIME THE LINE OF CREDIT IS ESTABLISHED AND THE LENDER MAY NOT CHARGE A FEE IN CONNECTION WITH ANY ADVANCE;
5. THE MAXIMUM PRINCIPAL AMOUNT THAT MAY BE EXTENDED, WHEN ADDED TO ALL OTHER DEBTS SECURED BY YOUR HOME, MAY NOT EXCEED 80 PERCENT OF THE FAIR MARKET VALUE OF YOUR HOME ON THE DATE THE LINE OF CREDIT IS ESTABLISHED;
6. IF THE PRINCIPAL BALANCE UNDER THE LINE OF CREDIT AT ANY TIME EXCEEDS 50 PERCENT OF THE FAIR MARKET VALUE OF YOUR HOME, AS DETERMINED ON THE DATE THE LINE OF CREDIT IS ESTABLISHED, YOU MAY NOT CONTINUE TO REQUEST ADVANCES UNDER THE LINE OF CREDIT UNTIL THE BALANCE IS LESS THAN 50 PERCENT OF THE FAIR MARKET VALUE; AND
7. THE LENDER MAY NOT UNILATERALLY AMEND THE TERMS OF THE LINE OF CREDIT.

THIS NOTICE IS ONLY A SUMMARY OF YOUR RIGHTS UNDER THE TEXAS CONSTITUTION. YOUR RIGHTS ARE GOVERNED BY SECTION 50, ARTICLE XVI, OF THE TEXAS CONSTITUTION, AND NOT BY THIS NOTICE.

I/we, the undersigned Borrower(s) and/or Owner(s), whether one or more, each hereby acknowledge receipt of a copy of this Notice on this _____ day of _____, 20____, and I/we have fully read and understand it.

_____	_____
Borrower	Date
_____	_____
Borrower	Date
_____	_____
Owner	Date
_____	_____
Loan Officer	Date
NMLS # 812759	





BORROWER SIGNATURE AUTHORIZATION

Privacy Act Notice: The information is to be used by the agency collection 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. 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, 1452b (if HUD/CPD): and Title 42 USC, 1471 et. Seq. (if USD/FmHA)

Part I General Information

1. Borrower	2. Name and address of Lender/Broker Metro Medical Credit Union 8828 N. Stemmons Frwy, Suite #113 Dallas, TX 75247
3. Date	4. Loan Number

Part II Borrower Authorization

I hereby authorize the Lender/Broker to verify my past and present employment earning records, back 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 reference. It understood that a copy of this form will also serve as authorization.

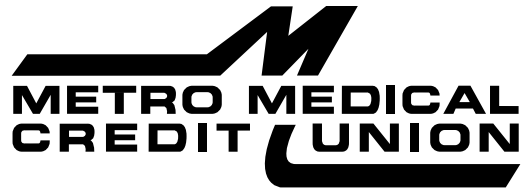
The information that the Lender/Broker obtains is only to be used in the processing of my application for a mortgage loan.

Borrower

Date

Borrower

Date



INSURANCE NOTIFICATION FORM

Member Name _____ Account Number _____

Address _____ City _____ State _____ Zip Code _____

Insurance Company _____ Agent's Name _____

Address _____ City _____ State _____ Zip Code _____

Policy Number _____ Effective Date _____

Phone Number _____ Fax Number _____

Spoke to _____ Date _____ Loan Officer _____

Metro Medical Credit Union has my permission to obtain any and all information pertaining to taking a lien position with my insurance company. If my coverage must be raised in order to cover the lien amount required, I agree to allow them to act on my behalf. I understand and agree that it is my responsibility to obtain and keep insurance coverage on my property and will do so.

Borrower Date

Co-Borrower Date

Dear Agent,

Metro Medical Credit Union (the Lienholder) is making a Home Equity/ Home Improvement loan to the above-referenced member secured by the homestead designated above. Our member has indicated that insurance coverage for the homestead is being secured by you. This property is pledged to us as Mortgagee on the policy. Please list us as the **first** or **second** lienholder and have our lien read as follows: **Metro Medical Credit Union, 8828 Stemmons Frwy., Suite 113, Dallas, TX 75247**. Our phone number is **214.630.0611**. Please fax us a copy of the endorsement showing our lien added. Our fax number is **214.688.7042**, Attn: Lending. This loan is scheduled for closing and we will need this confirmation of the added lien before closing can take place.

Thank you for your assistance.

Loan Officer, NMLS #812759

Date