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## SAFE MORTGAGE PROGRAM

Following is a list of the disclosures that we obtain from the Buyer/Borrower and which remain in our files for State auditing purposes. All of the following documents are required for regulated residential loans. Please call if you have any questions.

1003 Loan Application

Initial Fee Worksheet

Good Faith Estimate (2010) (GFE)

Good Faith Estimate Service Providers List

Transmittal Summary

Truth in Lending Disclosure (TIL)

ARM Disclosure (if applicable)

Borrower Signature Authorization

Borrower Certification

Notice of Penalties for Making False Statements

Credit Score Information Disclosure

Equal Credit Opportunity Act Disclosure

Affidavit of Occupancy

Anti-Coercion Statement

Fair Credit Reporting Act

Patriot Act Information

Flood Hazard Notice (if applicable)

Mortgage Loan Origination Agreement

Privacy Policy Disclosure

Right to Receive a Copy of Appraisal

Servicing Disclosure Statement

Statement of Credit Denial (if applicable)

Texas Mortgage Broker Disclosure

In addition, we must review the final HUD-1 Settlement Statement for tolerance from the Good Faith Estimate (2010).

Note: We will provide documents to the Seller/Lender to evidence that the loan was originated by a licensed Residential Mortgage Loan Originator.

All documents are kept confidentially in our files and are subject to audit by the Texas Department of Savings and Mortgage Lending.