

## CREDIT CARD AUTHORIZATION

Borrower's Name: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

Address: \_\_\_\_\_ Social Security #: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Co-Borrower's Name: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

Address: \_\_\_\_\_ Social Security #: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

We have been spending too much money for credit reports for clients who get prequalified, then never proceed to get a loan. This has left us with the option of increasing our fees for clients who do get a loan or charging everybody at the time of application for their credit reports. The second option seemed fairer, so please provide the information requested below for the credit card you would like the credit report charged to. The charge will come directly from the credit reporting company we use, not Dream Home Funding, and will only be for the amount they charge plus sales tax approximately \$59.37.

We will not pull your credit/charge your account until after reviewing your loan application to ensure other factors do not disqualify you first. If you are applying for a refinance, we do not pull credit until you have told us to proceed with a rate lock based on the quote we will provide you using your estimate of your credit score. Please make sure the names and social security #'s provided on this form as well as your loan application are accurate and match how your property is titled (refinances) or you want it titled (purchases). Any changes require us to pull a new credit report, and you will be charged again. Please print clearly and legibly.

Type of Credit Card: \_\_\_\_\_ Account #: \_\_\_\_\_

Name On Card: \_\_\_\_\_ Expiration Date: \_\_/\_\_\_\_ Security Code: \_\_\_\_\_

I (we) hereby authorize Dream Home Funding to order, receive and review on my (our) behalf, one or more consumer credit reports and verify other credit information, including past and present mortgage and landlord references, and to charge the credit card above for the credit report(s), verification fees (if any), appraisal report, and any other reports/services provided by 3rd parties (such as surveys, pest inspections, etc.) required for loan approval. The costs for these additional items can be found on the Loan Estimate that will be provided, and with the exception of the credit report they will not be ordered until after I (we) have expressed our intent to proceed with the loan. I (we) understand that these charges will come directly from the service providers, and are not refundable under any circumstances once the services have been provided. Dream Home Funding also will not transfer any of these items to another lender, so if I (we) change lenders I (we) will have to pay for them again when the new lender orders their own. Disputing these charges and/or providing a card that is fictitious, has expired, been revoked or cancelled, or is otherwise invalid constitutes fraud and/or theft under TX law, and I (we) understand that doing so will result in both criminal and civil prosecution, and agree to pay all attorney fees and court costs associated with collecting the amounts owed. I (we) also authorize Dream Home Funding to release, transmit, and/or discuss the credit information obtained with other interested parties including, but not limited to, lenders, sellers, and/or real estate agents. It is understood that a copy of this form will also serve as authorization.

\_\_\_\_\_  
Borrower Date

\_\_\_\_\_  
Co-Borrower Date

**TEXAS MORTGAGE COMPANY DISCLOSURE**

**Residential Mortgage Loan Originator: Martin James Farris d/b/a Dream Home Funding  
License Number: NMLS #335578, Company NMLS #257514**

*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 COMPANY OR A 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.

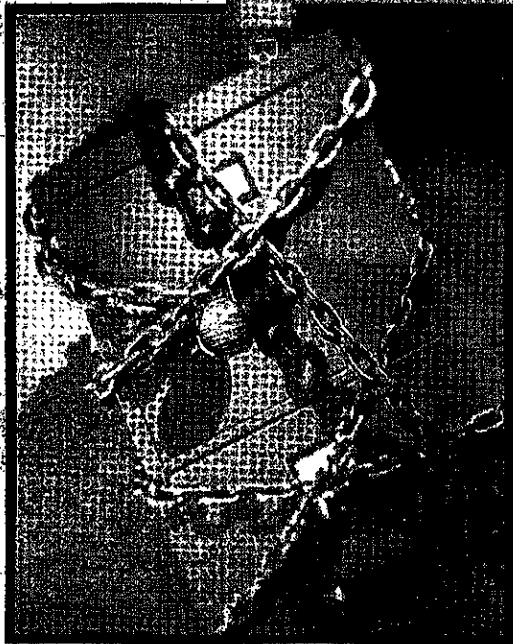
THE DEPARTMENT MAINTAINS A RECOVERY FUND TO MAKE PAYMENTS OF CERTAIN ACTUAL OUT OF POCKET DAMAGES SUSTAINED BY BORROWERS CAUSED BY ACTS OF LICENSED RESIDENTIAL MORTGAGE LOAN ORIGINATORS. A WRITTEN APPLICATION FOR REIMBURSEMENT FROM THE RECOVERY FUND MUST BE FILED WITH AND INVESTIGATED BY THE DEPARTMENT 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](http://WWW.SML.TEXAS.GOV).

Applicant(s)  
Signed: \_\_\_\_\_  
Name: \_\_\_\_\_  
Date: \_\_\_\_\_

Residential Mortgage Loan Originator  
Signed: \_\_\_\_\_  
Name: Martin James Farris  
Date: \_\_\_\_\_

Signed: \_\_\_\_\_  
Name: \_\_\_\_\_  
Date: \_\_\_\_\_

**IMPORTANT  
INFORMATION**  
for your  
privacy




Your Records  
Are Safe  
With Us

\_\_\_\_\_  
Borrower Date

\_\_\_\_\_  
Co-Borrower Date

## Our Privacy Policy



We collect nonpublic personal information about you from the following sources:


- Information we receive from you on applications or other forms;
- Information about your transactions with us or others; and
- Information we receive from a consumer reporting agency.

We do not disclose any nonpublic personal information about you to anyone, except as permitted by law.

If you decide to close your account(s) or become an inactive customer, we will adhere to the privacy policies and practices as described in this notice.

We restrict access to your personal and account information to those 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 standards to guard your nonpublic personal information.

Your confidence in us is important and we want you to know that your personal and account information is safe. If you have any questions or concerns, please contact us.



\_\_\_\_\_  
Co-Borrower Date

\_\_\_\_\_  
Co-Borrower Date

## EQUAL CREDIT OPPORTUNITY ACT

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 Federal Trade Commission, Pennsylvania and 6th Street N.W., Washington, DC 20580

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)

# ESIGN DISCLOSURES AND CONSENT

It is required by law to provide you with certain disclosures and information about the products, services or accounts you may receive or access in connection with your relationship with us ('Required Information'). With your consent, we can deliver Required Information to you by a) displaying or delivering the Required Information electronically; and b) requesting that you print or download the Required Information and retain it for your records.

This notice contains important information that you are entitled to receive before you consent to electronic delivery of Required Information. Your consent also permits the general use of electronic records and electronic signatures in connection with the Required Information.

After you have read this information, if you agree to receive Required Information from us electronically, and if you agree to the general use of electronic records and electronic signatures in connection with our relationship, please "SIGN" below and Return To:

## **Statement of electronic disclosures:**

You may request to receive Required Information on paper, but if you do not consent to electronic delivery of Required Information, we cannot proceed with the acceptance and processing to create a relationship with you in connection to the products, Services or account.

If you consent to electronic delivery of Required Information, you may withdraw that consent at any time. However, if you withdraw your consent we will not be able to continue processing to create a relationship with you in connection to the products, services or account.

If you consent to electronic disclosures, that consent applies to all Required Information we give you or receive from you in connection with our relationship and the associated notices, disclosures, and other documents.

You agree to print out or download Required Information when we advise you to do so and keep it for your records. If you are unable to print or download any Required Information, you may call us and request paper copies. If you need to update your e-mail address or other contact information with us, you may do so by calling us and requesting the necessary updates.

If you wish to withdraw your consent to electronic disclosures, you may do so by calling us and requesting withdrawal of consent. After consenting to receive and deliver Required Information electronically, you may request a paper copy of the Required Information by calling us.

If you do not have the required software and/or hardware, or if you do not wish to use electronic records and signatures for any other reason, you can request paper copies of the Required Information to be sent to you by calling us.

Your consent does not mean that we must provide the Required Information electronically. We may, at our option, deliver Required Information on paper. We may also require that certain communications from you be delivered to us on paper at a specified address.

**I have read the information about the use of electronic records, disclosures, notices, and e-mail, and consent to the use of electronic records for the delivery of Required Information in connection with our relationship. I will be able to view this information using my computer and software. I have an account with an internet service provider, and I am able to send e-mail and receive e-mail with hyperlinks to websites and attached files. I also consent to the use of electronic records and electronic signatures in place of written documents and handwritten Signatures.**

**Required hardware and software**

Operating Systems:	Windows® 2000, Windows® XP, Windows Vista®; Mac OS® X
Browsers:	Final release versions of Internet Explorer® 6.0 or above (Windows only); Mozilla Firefox 2.0 or above (Windows and Mac); Safari™ 3.0 or above (Mac only)
PDF Reader:	Acrobat® or similar software may be required to view and print PDF files
Screen Resolution:	800 x 600 minimum
Enabled Security Settings:	Allow per session cookies

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Borrower:

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Date:

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Borrower:

\_\_\_\_\_  
Date: