

NOTICES AND STATEMENTS

ECOA Notice

The Federal Equal Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided that the applicant has the capacity to enter into a binding contract): because all or part of the applicant's income is derived from a public assistance program; or because the applicant has in good faith exercised any rights under the Consumer Credit Protection Act. The Federal Agency that administers compliance with this law concerning this creditor is: Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580.

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Occupancy Statement

I/We hereby certify that my/our intent in seeking this loan is to obtain financing for purchase of a home to be used as my/our principal residence, with occupancy to begin within 30 days after loan closing.

I recognize that any loan made pursuant to this application is contingent upon owner occupancy and agree that (1) failure to occupy the property as provided in this certification shall constitute a DEFAULT under the terms of the loan, and (2) in case of such default, I must upon recall of the loan by Lender, immediately pay the full balance of the loan and any other amounts to which the Lender is entitled upon default.

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Copy of Appraisal Report

You have the right to a copy of the appraisal report to be obtained in connection with the loan for which you are applying, provided that you have paid for or are willing to pay for the appraisal. If you want a copy of the appraisal report, please call (713) 529.3730 or submit a written request to the following address:

Absolute Lending, Inc.
3730 Kirby Dr. #650
Houston, TX 77098

The signature(s) below acknowledges your receipt of this notice of your right to a copy of the appraisal report. Please keep this notice with your other loan records.

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Employment Certification

An approval for a loan is based upon employment, incoming and obligations as shown on the loan application. At closing, and co-applicant/spouse, if applicable, are required to execute a sworn statement affirming that they are currently working as previously reported, have not received notice of layoff not have knowledge of pending layoff, and that outstanding obligations are substantially the same as reported on the application. Should a change occur in your employment or financial status prior to loan closing, immediately notify your loan officer, as it will be necessary to obtain approval of any changes.

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Signature

Date

Signature

Date