LOAN SIGNING AGENT PRACTICE PACKAGE

Home Equity Line of Credit (HELOC, Texas) – Document Index & Notarization Guide

Borrower:	Sam Buyer	**Co-Borrower:**	Jane Buyer
Property:	123 Main Street, Anytown, TX 77001	**Settlement Agent:**	Lone Star Title Company
Lender:	ABC Mortgage LLC	**Loan No.:**	2026-TX-084713
Closing Date:	May 1, 2026	**Credit Limit:**	$60,000.00

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2 documents require notarization (highlighted). Page numbers refer to this package (cover page is page 1). Initial lines are on the Agreement, Rider and every Security Instrument page. This is a Texas home equity transaction: Notice of Right to Cancel – funds disburse after the three-business-day rescission period.

PRACTICE DOCUMENT NOTICE: For Loan Signing Agent training only. All borrower, lender, title company and property information is fictitious. Not legally operative; do not record or submit to any agency or institution.

HOME EQUITY CLOSING DIRECTIONS

STOP: IF TODAY IS NOT May 1, 2026 **, THESE DOCUMENTS ARE NOT VALID.**

Before using these documents:

- **Validate with the client that no changes need to be made. If changes, new documents required. (For example: changes to line amount, draw amount, interest rate, auto payment)**
- **Read this entire package carefully before closing this Home Equity Application**

IF NEW DOCUMENTS ARE REQUIRED CONTACT HOME EQUITY FULFILLMENT CLOSING HOTLINE AT THE NUMBER LISTED BELOW.

BORROWER(S): SAM BUYER, JANE BUYER

APPLICATION #: 2026050184713

LOAN #: 2026-TX-084713

PROPERTY STATE: TEXAS

LINE AMOUNT: 60,000.00

CLOSING DATE: May 1, 2026 ,

FUNDING DATE: May 6, 2026 ,

How to Get Help

For questions on these closing directions, closing date, closing document or assistance with resolving errors, cash to close, disbursement, contact Home Equity Fulfillment Closing Hotline at: (800) 555-0164

The following documents are included in this package (this section also contains special instructions if applicable):

CHANGES:

The customer can order checks by calling 1.800.555.0165

The following documents are included in this closing package:

Home Equity Closing Directions
HELOC Agreement · ABC Mortgage Equity CreditLine Agreement and Disclosure Statement · Texas
HELOC Rider to Agreement · Variable Introductory Rate
Acknowledgement and Authorization
Borrower's Certification and Authorization
Texas Home Equity Line of Credit (HELOC) Security Instrument
Uniform Residential Loan Application (Form 1003)
Non-Borrower Signing Requirements Disclosure
Texas Home Equity Line of Credit Affidavit and Agreement
Loan Agreement Addendum
Acknowledgment as to Fair Market Value of Homestead Property
Texas Home Equity Receipt of Copies
Notice of Right to Cancel · Home Equity Line of Credit
Hazard and Flood Insurance Requirements
Advisory Regarding Minimum Purchase Requirements for Flood Insurance
Notice of Special Flood Hazard and Availability of Federal Disaster Relief Assistance
Home Equity Settlement Statement

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***** NOT FOR USE BY INTERNAL ABC MORTGAGE ASSOCIATES *****

INSTRUCTIONS FOR THE EXTERNAL (NON-ABC MORTGAGE) NOTARY:

ALL DOCUMENTS REQUIRING NOTARIZATION MUST BE SIGNED IN THE PHYSICAL PRESENCE OF A NOTARY!

The following documents must be notarized: Security Instrument

▪ **STOP:** VALIDATE you have an accurate closing package. Client has not made any changes to the Home Equity Line of Credit application after closing date scheduled and/or closing documents printed. For Example: Changes to Line or Draw amount, interest rate, auto payment Yes or No, etc. Any changes, contact Home Equity Fulfillment Hotline for NEW closing documents. ▪ Verify the identity of each party using state or federal photo identification. Indicate type of identification provided or underline "personally appeared" (if this option is present) in the notary acknowledgment section. Notary ID requirements may vary by state. ▪ Complete the written portion of the notary acknowledgment fully within the margin of the document. Do not write outside the margin.	▪ Print the name of each witness under the signature line. ▪ Date the acknowledgment as of the date you (the notary) actually witness the signature. Acknowledgment date should be same date as the closing date, never before the closing date. Ensure client signs exactly as name is typed below the signature line.
▪ If you are only acknowledging one signature, please indicate. If another notary has already acknowledged the other signature (client), please create/print a new acknowledgment to execute for the remaining signature. ▪ Follow your state's requirement on Notary seals as well as Notary logs/records ▪ Some states require Witness signature(s) and date(s). If the Witness line is present, it is required for Witnesses to sign in your state. The Witness signature confirms that he/she saw the signing of the document by the client.	▪ Fill in the county and date acknowledged in the acknowledgment as indicated ▪ Ensure the Notary seal is clear and readable. Do not cover any type or signatures with the seal. Be sure to sign and print your name **EXACTLY** as it appears on the Notary seal. ▪ The Witness must sign and date the document in the presence of the Notary and after the client signs the document(s).

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ABC MORTGAGE

ABC MORTGAGE EQUITY CREDITLINE®
AGREEMENT AND DISCLOSURE STATEMENT - TEXAS

THIS IS AN EXTENSION OF CREDIT AS DEFINED BY SECTION 50(a)(6), ARTICLE XVI OF THE TEXAS CONSTITUTION

THIS EXTENSION OF CREDIT HAS A VARIABLE RATE OF INTEREST AS AUTHORIZED BY SECTION 50(a)(6)(O), ARTICLE XVI OF THE TEXAS CONSTITUTION

Property Serving as Security (the "Property"): 123 MAIN STREET ANYTOWN, HARRIS, TEXAS 77001

Borrower's Name and Address: SAM BUYER, JANE BUYER 123 MAIN STREET, ANYTOWN, TEXAS 77001

Lender's Name and Address: ABC Mortgage LLC
Dallas, Texas 75201 2750 Capitol Ridge Drive,

Date: May 1, 2026
Loan Number: 2026-TX-084713
Maturity Date: May 1, 2056
Credit Limit: $ 60,000.00

Annual Percentage Rate: 8.8850
Margin: 2.1350
Maximum Interest Rate: 24.0000
Minimum Interest Rate: 1.99%

Draw Period: 120 Mos.
Repayment Period: 240 Mos.
Billing Cycle: MONTHLY

For Training Purposes Only

1. Introduction. This ABC Mortgage Equity CreditLine Agreement and Disclosure Statement (**"Agreement"**) governs your Home Equity Line of Credit Account (your **"Credit Line"** or **"Account"**) with the lender named above (**"Lender"**). Your Account is a revolving credit arrangement in which we make loans to you by advancing funds (**"Advances"**) at your direction, allowing you to repay those Advances and take additional Advances, subject to the terms of this Agreement. This Agreement will remain in full force and effect notwithstanding that the Account balance under the Agreement may occasionally be reduced to an amount equal to or less than zero. The Account is an extension of credit as defined by section 50(a)(6), Article XVI, of the Texas Constitution.

In this Agreement, the terms "we," "us," "our" and "Bank" refer to the Lender or to any subsequent assignee or transferee. Except as noted below, the terms "you," "your," "yours" and "Borrower" refer to each person that signs this Agreement or has authority to use the Credit Line. Read this Agreement carefully so that you know how your Account works and keep a copy of this Agreement for your records.

2. Borrower's Promise to Pay. You promise to pay to Lender the total of all Advances plus **FINANCE CHARGES**, together with all fees and charges under the terms of this Agreement. You will pay your Account according to the terms set forth below. If there is more than one Borrower, each is jointly and severally liable on this Agreement. This means we can require any Borrower to pay all amounts due under this Agreement, including credit advances made to any Borrower. Each Borrower authorizes any other Borrower, on his or her signature alone, to cancel the Credit Line, to request and receive credit advances, and to do all other things necessary to carry out the terms of this Agreement. We can release any Borrower from responsibility under this Agreement, and the others will remain responsible.

You understand that Section 50(a)(6), Article XVI of the Texas Constitution provides that this Agreement is without personal liability against each owner of the Property (see below) and against the spouse of each owner unless the owner or spouse obtained the Account by actual fraud. This means that, absent such actual fraud, we can enforce our rights under this Agreement solely against the Property and not personally against any owner of the Property or the spouse of an owner. If this Account was obtained by such actual fraud, you will be personally liable for the payment of any amounts due under this Agreement. This means that a personal judgment could be obtained against you if you fail to perform your responsibilities under this Agreement, including a judgment for any deficiency that results from your sale of the Property for an amount less than is owing under this Agreement. If there is more than one Borrower, each could be jointly and severally liable on this Agreement: we could require any Borrower to pay all amounts due under this Agreement, including credit advances made to any Borrower. If not prohibited by Section 50(a)(6)(C), Article XVI of the Texas Constitution, this Section of the Agreement shall not impair in any way our right to collect all sums due under this Agreement or prejudice our right as to any promises or conditions of this Agreement.

3. Term. The term of your Account will begin as of the date of this Agreement (**"Opening Date"**) and will continue until all indebtedness under this Agreement, if not already paid pursuant to the payment provision below, will be due and payable upon maturity. The Draw Period of your Account will begin on the date after the Opening Date, when this Agreement is accepted by us in the State of North Carolina, following the perfection of the Security Instrument and the meeting of all of our other conditions and will continue for one hundred and twenty (120) months. You may obtain credit advances during the Draw Period. After the Draw Period ends, the Repayment Period will begin, and you will no longer be able to obtain credit advances. The length of the Repayment Period is two hundred and forty (240) months depending on the repayment schedule set forth below. You agree that we may renew or extend the period during which you may obtain credit advances or make payments.

4. Credit Limit. This Agreement covers a revolving line of credit for the principal amount of SIXTY THOUSAND AND 00/100 DOLLARS ($ 60,000.00), which will be your Credit Limit under this Agreement. You may not request an Advance from your Account that would cause your Outstanding Balance to exceed your Credit Limit nor are we obligated to pay any Advance request that would cause your outstanding balance of Advances to exceed your Credit Limit. If we do make an Advance that causes your Outstanding Balance to exceed your Credit Limit, this will not constitute an increase in your Credit Limit. You agree to immediately repay the amount by which your Outstanding Balance exceeds your Credit Limit and if not immediately repaid, such amount will be added to the Total Minimum Payment Due as described in Section 7(A).

Initials: _____

Acknowledgment. You understand and agree to the terms and conditions of this Agreement. By signing this Agreement, you acknowledge that you have read this Agreement. You also acknowledge receipt of a completed copy of this Agreement, including the Fair Credit Billing Notice and the early home equity line of credit application disclosure, in addition to the handbook entitled *What You Should Know About Home Equity Lines of Credit* provided to you at application.

WITNESS: ACCEPTED AND AGREED TO:

Borrower SAM BUYER Date

Borrower JANE BUYER Date

Borrower Date

Borrower Date

Borrower Date

Borrower Date

Borrower Date

Borrower Date

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HELOC AGREEMENT RIDER - VARIABLE INTRODUCTORY RATE

This Rider is made part of and modifies the ABC Mortgage Equity CreditLine Agreement and Disclosure Statement or ABC Mortgage Equity Creditline® Agreement and Disclosure Statement - Texas ("Agreement") signed by you today. All capitalized terms used in this Rider have the same meaning as in the Agreement.

Notwithstanding anything to the contrary stated in the Agreement, through the period ending on November 1, 2026 or such later date as extended at the option of Lender ("Introductory Period"), the variable daily periodic rate and the VARIABLE ANNUAL PERCENTAGE RATE ("APR") for Eligible Balances (as defined below) on your account will be determined as described in the Agreement, except that we will apply a discounted margin of -0.510 percentage points to the Index.

The balances that will accrue interest at the Introductory Period ANNUAL PERCENTAGE RATE are those balances/transfers taken on or before November 1, 2026 ("Eligible Balances"). All other balances not deemed "Eligible Balances" will accrue interest as described in Section 13 of the Agreement.

Based on this discounted margin as of May 1, 2026, the initial variable daily periodic rate is 0.01705 % and the initial variable ANNUAL PERCENTAGE RATE is 6.240 % for Eligible Balances during the Introductory Period. Your variable introductory rate WILL CHANGE when the Index changes, which may result in increases or decreases in the variable introductory ANNUAL PERCENTAGE RATE and the minimum monthly payment amount.

Beginning in the first complete billing cycle following November 1, 2026, your variable introductory rate will expire and the daily period rate and ANNUAL PERCENTAGE RATE for all balances will be determined as described in Section 13 of the Agreement.

The Introductory Period ANNUAL PERCENTAGE RATE does not change your maximum ANNUAL PERCENTAGE RATE, which remains equal to the rate disclosed in the Agreement. As stated in the Agreement, we may apply principal payments using our standard payment application methodology, which may change from time to time. For example, we may choose to apply your principal payments to balances (including transactions made after your last statement) with lower APRs before balances with higher APRs. In that example, until the balances with lower APRs are paid off, your principal payments will not be applied to pay down balances with higher APRs.

Notwithstanding anything to the contrary stated in the Agreement, any other margin discounts for which you may be eligible cannot be combined with the Introductory Period APR for Eligible Balances during the Introductory Period. Except for the circumstances described in the prior sentence, any such applicable margin discounts will be applied as stated in Section 13 of the Agreement.

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Borrower SAM BUYER Date	Borrower JANE BUYER Date
Borrower Date	Borrower Date
Borrower Date	Borrower Date

ABC MORTGAGE

ACKNOWLEDGEMENT AND AUTHORIZATION

Loan Number: 2026-TX-084713

Lender: ABC Mortgage LLC
2750 Capitol Ridge Drive,
Dallas, TX 75201

Borrower(s): SAM BUYER, JANE BUYER

DISBURSEMENT INSTRUCTIONS. I/We understand that no loan proceeds will be disbursed until all of Lender's conditions for making the loan have been satisfied.

IMPORTANT: THE DISBURSEMENTS SHOWN BELOW DO NOT INCLUDE ANY ELECTIVE INITIAL DRAW AMOUNT(S) REQUESTED BY THE BORROWER.

Approved Credit Limit:	$	60,000.00
Disbursements From Line:		
	$	
	$	
	$	
	$	
	$	
	$	
	$	
	$	
	$	
	$	
	$	
	$	
	$	
	$	
	$	
	$	
	$	
	$	
	$	
	$	
	$	
	$	
	$	
Total Disbursements From Line:		$
Disbursements Paid in Cash:		
	$	
	$	
	$	
	$	
	$	
	$	
Total Disbursements to Collect at Closing:		$ 0.00

In the event that the actual closing costs differ from any estimates above, you agree that adjustments may be created to or debited from your account as appropriate.

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Please remember that you continue to be responsible for accrued but unpaid interest or any payments due to creditors being paid from your line of credit proceeds.

AUTOMATIC PAYMENTS. You hereby authorize Lender automatically to deduct from your account numbered ACCT #: 000123456789 , the amount of any loan payment on the variable HELOC and/or from your account numbered the amount of any loan payment on the Fixed Rate Loan Option. If the funds in the account are insufficient to cover any payment, Lender shall not be obligated to advance funds to cover the payment. At any time and for any reason, you or Lender may voluntarily terminate Automatic Payments. If your designated account is a ABC Mortgage account or an approved ABC Investment Services investment account and automatic payments are terminated, either by you or by the Bank, your Margin may increase by one eighth of one percent (.125%) on the variable rate balance portion of your HELOC and/or your rate may increase by one eighth of one percent (.125%) on the Fixed Rate Loan Option. The increase in Margin and/or Rate is not applicable for Texas properties that are subject to Section 50(a)(6), Article XVI of the Texas Constitution.

☒ I/We want the automatic payment for the option(s) as indicated above.
☐ I/We do not want the automatic payment option.

If you have authorized automatic payment above, then the following shall apply:

You hereby authorize lender to draft the described account for your loan payments. You agree to the Recurring Automatic Payment Authorization Terms and Conditions that will be enclosed with your automatic payment confirmation notice, unless you otherwise notify lender.

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******IMPORTANT CREDIT BUREAU REPORTING INFORMATION REQUIRED BY FEDERAL LAW TO BE DISCLOSED TO YOU******

******WE MAY REPORT INFORMATION ABOUT YOUR ACCOUNT TO CREDIT BUREAUS. LATE PAYMENTS, MISSED PAYMENTS OR OTHER DEFAULTS ON YOUR ACCOUNT MAY BE REFLECTED IN YOUR CREDIT REPORT.******

Borrower SAM BUYER Date	Borrower JANE BUYER Date
Borrower Date	Borrower Date
Borrower Date	Borrower Date

ABC MORTGAGE

BORROWER'S CERTIFICATION AND AUTHORIZATION

Loan Number: 2026-TX-084713

CERTIFICATION OF APPLICATION INFORMATION

Each of the undersigned certifies and agrees to the following:

1. I have applied for a Home Equity Line of Credit from ABC Mortgage LLC ("Lender"). In applying for the Home Equity Line of Credit, I completed a Line of Credit application containing various information on the purpose of the Line of Credit, the requested amount, information about the subject property, and employment and income information. I certify that all of the information is true and complete. I made no misrepresentations in the Line of Credit application or other documents, nor did I omit any pertinent information.

2. I understand and agree that the Lender reserves the right to verify with my employer and/or my financial institution the information provided in the application and in any other required documents.

3. I agree that Lender may obtain consumer credit report(s) on me in connection with my application for credit and that Lender and any assignee or servicer of an approved account may also do so for any reviews, updates, renewals, extensions, or collection activity on the account.

4. I fully understand that it is a Federal crime punishable by fine or imprisonment, or both, under the provisions of Title 18, United States Code, Section 1001, et seq., to knowingly make any false statements when applying for this mortgage.

5. If two or more names are set forth below, one or more applicants have stated that this is an application for joint credit. To confirm the intent to apply for joint credit, both applicants must sign and date below. If both applicants do not intend to apply for joint credit, please contact your Loan Processor immediately.

6. I agree that ABC Mortgage LLC may share information about its experience with me with its subsidiaries and affiliated companies ABC Mortgage Companies ABC Mortgage LLC may also share with the ABC Mortgage Mortgage Companies information provided to it relating to this and other applications, information it may obtain about me from outside sources, and consumer report information. I may request that application information, information from outside sources and consumer report information not be shared among the ABC Mortgage Companies by calling ABC Mortgage at 1-800-555-0168 online at www.abcmortgage.example/privacy through Contact Us or by talking with a customer service representative at a financial center or my client relationship manager.

7. I authorize Lender to disclose, share, release, communicate, and provide to any investor private information and documentation contained in or related to my mortgage loan, which is identified below. This information and documentation may include, but is not limited to, employment history and income; bank, money market, and similar account balances and transactional history; credit history; homeowner's or condominium association records; and copies of income tax returns.

NOTICE TO BORROWERS

This is notice to you as required by the Right to Financial Privacy Act of 1978 that the Department of Veterans Affairs Loan Guaranty Service or the Department of Housing and Urban Development and the Federal Housing Administration (HUD/FHA) has a right to access financial records held by a financial institution in connection with the consideration or administration of assistance to you. Financial records involving your transaction will be available

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to the Department of Veterans Affairs Loan Guaranty Service or HUD/FHA without further notice or authorization, but will not be disclosed or released by this institution to another Government Agency or Department without your consent except as required or permitted by law.

AUTHORIZATION TO RELEASE INFORMATION

To Whom It May Concern:

In connection with my application to ABC Mortgage LLC ("Lender"), I authorize the Lender to verify information contained in my loan application and related documents (whether prior to or after closing), and I authorize any employer, financial institution or other party receiving this request to supply to Lender, any investor that purchases my loan, and any other third parties as appropriate to obtain insurance (including master policies) any and all information and documentation that may be requested. Such information includes, but is not limited to, employment history and income, account balances, credit history, copies of income tax returns, rent history, utility payments, phone payments and cable payments, payoff requests, and verification of mortgage. A copy of this authorization may be accepted as an original.

AGREEMENT PURSUANT TO THE FEDERAL TAXPAYER FIRST ACT 2019: I understand, acknowledge, consent, and agree that the Lender and Other Loan Participants can obtain, use and share tax return and tax transcript information for purposes of (i) providing an offer; (ii) originating, verifying data, maintaining, managing, auditing, monitoring, servicing, enforcing, selling, insuring, and securitizing a loan; (iii) marketing; or (iv) as otherwise permitted by applicable state and federal laws, including privacy and data security laws and court orders. By signing below I attest and declare I have authority to make this agreement on behalf of my spouse, if any, if the tax information derives from a joint return. The Lender includes the Lender's affiliates, agents, service providers (including tax retrieval and information service providers, contract underwriters and processers) and any of their respective successors and assigns. The Other Loan Participants includes any actual or potential owners of a loan resulting from your loan application, or acquirers of any beneficial or other interest in the loan, any mortgage insurer, guarantor, any servicers or service providers for these parties, any affordable housing assistance provider, lender, or municipal or state program administrator considering additional financing, down payment, or closing cost assistance in conjunction with your loan application, and any of aforementioned parties' successors and assigns.

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Borrower SAM BUYER	Date	Borrower JANE BUYER	Date
Borrower	Date	Borrower	Date
Borrower	Date	Borrower	Date

Note: In order to expedite the processing of your Home Equity credit request, it is important that you promptly return all documents requiring signatures. Delays in receiving required documentation will increase the processing time of the credit request. We recommend returning the documents via fax to our Toll Free fax number (800) 555-0167

After Recording Please Return To:
ABC MORTGAGE LLC
Document Imaging & Indexing
2750 Capitol Ridge Drive, Ste 400
Dallas, Texas 75201
Mailcode: ABC-100-01

This Instrument Was Prepared By:
ABC MORTGAGE LLC
Document Imaging & Indexing
2750 Capitol Ridge Drive, Ste 400
Dallas, Texas 75201
Mailcode: ABC-100-01

[Space Above This Line For Recording Data]

TEXAS HOME EQUITY LINE OF CREDIT ("HELOC") SECURITY INSTRUMENT

(Securing Future Advances)

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NOTICE OF CONFIDENTIALITY RIGHTS: IF YOU ARE A NATURAL PERSON, YOU MAY REMOVE OR STRIKE ANY OR ALL OF THE FOLLOWING INFORMATION FROM ANY INSTRUMENT THAT TRANSFERS AN INTEREST IN REAL PROPERTY BEFORE IT IS FILED FOR RECORD IN THE PUBLIC RECORDS: YOUR SOCIAL SECURITY NUMBER OR YOUR DRIVER'S LICENSE NUMBER.

THIS SECURITY INSTRUMENT SECURES AN EXTENSION OF CREDIT AS DEFINED BY SECTION 50(a)(6), ARTICLE XVI OF THE TEXAS CONSTITUTION.

This Agreement is not intended to finance Borrower's acquisition of the Property and improvements commonly known as 123 MAIN STREET, ANYTOWN, TEXAS 77001

(property address) and more particularly described herein.

Borrower has established a line of credit, HELOC, with Lender as evidenced by Borrower's Texas Home Equity Line of Credit Agreement and Promissory Note ("Note") and this Security Instrument and all extensions, modifications, replacements and substitutions thereof (collectively, the "Agreement"). Lender has agreed to make advances to Borrower under the terms of the Agreement. Such advances shall be of a revolving nature and may be made, repaid and remade from time to time. Borrower and Lender contemplate a series of advances to be secured by the Agreement. The total outstanding principal balance owing at any one time under the Agreement (not including charges and collection costs which may be incurred subsequent to the Closing) shall not exceed SIXTY THOUSAND AND 00/100 (U.S. $ 60,000.00) plus interest thereon (the "Credit Limit"). That sum is referred to in the Note as the Credit Limit and it shall not exceed an amount equal to 80 percent of the fair market value of the Property as

Initials: _____ _____

determined on the date the Extension of Credit is made. The entire indebtedness under the Note, if not paid earlier, is due and payable on May 1, 2056 or on such later date as may be permitted by Lender in writing or at such earlier date in the event such indebtedness is accelerated in accordance with the terms of the Agreement. This Security Instrument secures to Lender: (i) the prompt repayment of the Debt, and all extensions and modifications of the Note; and (ii) the performance of Borrower's covenants and agreements under the Agreement.

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 10, 12, 17, 19, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 15.

(A) "Security Instrument" means this document, which is dated May 1, 2026 , together will all Riders to this document.
(B) "Borrower" and grantor of this Security Instrument is SAM BUYER, JANE BUYER

(C) "Lender" is ABC Mortgage LLC
Lender's address is 2750 Capitol Ridge Drive, Dallas, Texas 75201
Lender includes any holder of the Note, and any successor or assign, who is entitled to receive payments under the Note and who may designate a Mortgage Servicer to administer the Agreement.
(D) "Trustee" is Lone Star Title Company. Trustee's address is 500 Title Way, Suite 100, Anytown, TX 77001.

(E) "Closing" means the date when each Owner and the spouse of each Owner sign(s) the Agreement which is also the date the Extension of Credit is made.
(F) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."
(G) "Debt" or **"Extension of Credit"** means the debt evidenced by the Agreement, as defined by Section 50(a)(6), Article XVI of the Texas Constitution and all the documents executed in connection with the Debt.
(H) "Riders" means all riders to this Security Instrument. The following riders are attached to and a part of this Security Instrument [check box as applicable]:

☐ Condominium Rider ☐ Planned Unit Development
☐ Other

(I) "Applicable Law" means all controlling applicable federal, state and local statutes, regulations, ordinances, administrative rules, orders (that have the effect of law), and interpretations of Sections 50(a)(6), (e)-(j), and (u), Article XVI, Texas Constitution by a state agency to which the power of interpretation is delegated, as well as all applicable final, non-appealable judicial opinions.
(J) "Community Association Dues, Fees, and Assessments" means all dues, fees, assessments and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association or similar organization.
(K) "Electronic Funds Transfer" means any transfer of funds, other than a transaction originated by check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit or credit an account. Such term includes, but is not limited to, point-of-sale transfers, automated teller machine transactions, transfers initiated by telephone, wire transfers, and automated clearinghouse transfers.

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(L) "Owner" means a person who has the right to possess, use, and convey, all or part of the homestead Property.
(M) "Miscellaneous Proceeds" means any compensation, settlement, award of damages, or proceeds paid by any third party (other than insurance proceeds paid under the coverages described in Section 5) for: (i) damage to, or destruction of, the Property; (ii) condemnation or other taking of all or any part of the Property; (iii) conveyance in lieu of condemnation; or (iv) misrepresentations of, or omissions as to, the value and/or condition of the Property.
(N) "Periodic Payment" means the amount due from Borrower to Lender for (i) principal and interest under the Agreement, and all late charges and other charges authorized by the Agreement plus (ii) any amounts due under Section 3 of this Security Instrument for taxes, insurance, leasehold or ground lease payments.
(O) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. Section 2601 et seq.) and its implementing regulation, Regulation X (24 C.F.R. Part 3500), as they might be amended from time to time, or any additional or successor legislation or regulation that governs the same subject matter. As used in this Security Instrument, "RESPA" refers to all requirements and restrictions that are imposed in regard to a "federally related mortgage loan" even if the Debt does not qualify as a "federally related mortgage loan" under RESPA.
(P) "Successor in Interest of Borrower" means any party that has taken title to the Property, whether or not that party has assumed Borrower's obligations under the Agreement.
(Q) "Mortgage Servicer" means the last person to whom the Borrower has been instructed by the holder of the Note to send payments for the debt secured by this Security Instrument. Lender may be the Mortgage Servicer.
(R) "Substitute Trustee" is one or more person(s) appointed in writing, or electronically, by the Lender or Mortgage Servicer to act for the original Trustee.

TRANSFER OF RIGHTS IN THE PROPERTY

This Security Instrument secures to Lender: (a) the repayment of the Debt evidenced by the Note, and all extensions and modifications of the Note, with interest thereon at the rate provided in the Note; (b) the payment of all other sums due under the Note, with interest thereon at the rate provided in the Note, (i) advanced to protect the security of this Security Instrument, (ii) incurred by Lender in connection with the enforcement of its rights under this Security Instrument and/or the Note, and/or (iii) required to be repaid as set forth herein or in the Note; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and/or the Note.

For this purpose, Borrower irrevocably grants and conveys to Trustee, in trust, with power of sale, the Borrower's homestead which is described as the Property and improvements located in the County of HARRIS , TEXAS.
SCHEDULE A ATTACHED HERETO AND MADE A PART OF.

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which currently has the address of 123 MAIN STREET
[Street]

ANYTOWN , Texas 77001 ("Property Address").
[City] [Zip Code]

TOGETHER WITH all the improvements now or hereafter erected on the Property, and all easements, appurtenances, and fixtures now or hereafter a part of the Property. All replacements and additions shall also be

Initials: _____ _____

Borrower and Lender request the holder of any mortgage, deed of trust or other encumbrance with a lien which has priority over this Security Instrument to give Notice to Lender, at Lender's address set forth on page two of this Security Instrument, of any default under the superior encumbrance and of any sale or other foreclosure action.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it.

[DO NOT SIGN IF THERE ARE BLANKS LEFT TO BE COMPLETED IN THIS DOCUMENT. THIS DOCUMENT MUST BE EXECUTED AT THE OFFICE OF LENDER, AN ATTORNEY AT LAW OR A TITLE COMPANY. YOU MUST RECEIVE A COPY OF THIS DOCUMENT AFTER YOU HAVE SIGNED IT.]

YOU MAY, WITHIN 3 DAYS AFTER CLOSING, RESCIND THIS EXTENSION OF CREDIT WITHOUT PENALTY OR CHARGE.

_____ (Seal)
SAM BUYER -Borrower

_____ (Seal)
JANE BUYER -Borrower

_____ (Seal)
-Borrower

_____ (Seal)
-Borrower

_____ (Seal)
-Borrower

_____ (Seal)
-Borrower

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Initials: _____ _____

[Space Below This Line For Acknowledgment]

The State of Texas

County of HARRIS

This instrument was acknowledged before me on May 1, 2026 _____, by

SAM BUYER, JANE BUYER _____

_____

_____

_____

_____

_____.

_____

Notary Public

My Commission Expires: _____

(Seal)

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Initials: _____ _____

ABC MORTGAGE

Application Number: 2026050184713

NON-BORROWER SIGNING REQUIREMENTS DISCLOSURE

To: Borrower

DO NOT RELY ON ANY VERBAL REPRESENTATIONS MADE BY ANY PERSON INVOLVED IN YOUR LOAN TRANSACTION THAT CONFLICT WITH THE REQUIREMENTS STATED IN THIS DISCLOSURE. THOSE REPRESENTATIONS WILL NOT SUPERSEDE THE REQUIREMENTS STATED IN THIS DISCLOSURE.

The purpose of this Disclosure is to inform you that, if a Non-Borrower has any interest in or rights to the property granted as security for repayment of the Borrower's loan, we may require the Non-Borrower to sign certain loan documents at closing.

"Borrower" is the person or persons who appear on the loan application and will sign the Note at closing. The term Note as used herein also includes any Home Equity Line of Credit Agreement.

"Non-Borrower" is a person who does not appear on the loan application and will not sign the Note at closing. The Non-Borrower may be a person on title to the Property, or a person not on title to the Property who is related to the Borrower by marriage or in a domestic partnership or civil union with the Borrower.

Note that the Mortgage or Deed of Trust may use the term "Borrower" to describe all parties who are required to sign such a document, and if so the document will explain that a person who signs that document but does not sign the Note is not obligated under the Note.

Non-Borrower ON TITLE to the Property

A Non-Borrower who is on title to the Property at closing will be required to sign the following documents:

- Deed of Trust or Mortgage, and all attached riders;
- Notice of Right to Cancel (if the loan transaction is rescindable);
- Truth-in-Lending Disclosures (or Home Equity Line of Credit Non-Borrower Acknowledgment); and
- Name and Signature Affidavit.

By signing these documents, the Non-Borrower does not become obligated on the Note. Only persons who sign the Note will be obligated on the Note. By signing the Deed of Trust or Mortgage, the Non-Borrower pledges his or her interest in the Property as security for repayment of the Note. If the Borrower defaults on loan, the Property and the Non-Borrower's interest in the Property could be lost to foreclosure. Ask your lending specialist which loan documents, if any, the Non-Borrower will be required to sign at closing.

Non-Borrower NOT ON TITLE to the Property

A Non-Borrower who is not on title to the Property at closing may be required to sign certain loan documents, depending on the loan type and the laws of the state where the Property is located. If the Property is in a state that recognizes marital property rights such as community property, homestead, or dower/curtesy or extends similar rights to domestic or civil union partners and common law, the Non-Borrower may be required to sign one or more of the following documents:

- Deed of Trust or Mortgage, and all attached riders;
- Notice of Right to Cancel (if the loan transaction is rescindable);
- Truth-in-Lending Disclosures (or Home Equity Line of Credit Non-Borrower Acknowledgment); and
- Name and Signature Affidavit.

By signing these documents, the Non-Borrower does not become obligated on the Note. Only persons who sign the Note will be obligated on the Note. By signing the Deed of Trust or Mortgage, the Non-Borrower pledges his or her interest in the Property as security for repayment of the Note. If the Borrower defaults on loan, the Property and the Non-Borrower's interest in the Property could be lost to foreclosure. Ask your lending specialist which loan documents, if any, the Non-Borrower will be required to sign at closing. The signature of the Non-Borrower on the security instrument does not obligate the Non-Borrower to re-pay the debt.

A Non-Borrower who does not want to sign the loan documents shown above should seek the advice of legal counsel or a professional estate planner.

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UNIFORM RESIDENTIAL LOAN APPLICATION

Freddie Mac Form 65 / Fannie Mae Form 1003 Effective 1/2021

To be completed by the Lender: Lender Loan No./Universal Loan Identifier: 2026-TX-084713 | Agency Case No.: _____

Verify and complete the information on this application. If you are applying for this loan with others, each additional Borrower must provide information as directed by your Lender.

Section 1: Borrower Information. This section asks about your personal information and your income from employment and other sources, such as retirement, that you want considered to qualify for this loan.

1a. Personal Information

Borrower Name (First, Middle, Last, Suffix)	Sam Buyer	**Social Security Number**	111-11-1111
Alternate Names	Samuel Buyer; S. Buyer; Sam A. Buyer	**Date of Birth (mm/dd/yyyy)**	__/__/____
Co-Borrower Name	Jane Buyer	**Co-Borrower SSN**	222-22-2222
Co-Borrower Alternate Names	Jane A. Buyer; J. Buyer	**Co-Borrower DOB (mm/dd/yyyy)**	__/__/____

Citizenship	[X] U.S. Citizen [ ] Permanent Resident Alien [ ] Non-Permanent Resident Alien	**Type of Credit**	[ ] I am applying for individual credit. [ ] I am applying for joint credit. Total Number of Borrowers: _____ Each Borrower intends to apply for joint credit. Your initials: _____ (initial here if joint credit)
Marital Status	[ ] Married [ ] Separated [X] Unmarried	**Dependents (not listed by another Borrower)**	Number: 0 Ages: —

Home Phone	(713) 555-0100	**Cell Phone**	(713) 555-0200	**Work Phone**	(713) 555-0300 Ext. —
Email	sam.buyer@email.com				

Current Address Street	123 Main Street	**Unit #**	—
City / State / ZIP / Country	Anytown | TX | 77001 | UNITED STATES		
How Long at Current Address?	____ Years ____ Months	**Housing**	[ ] No primary housing expense [X] Own [ ] Rent ($____/month)

If at Current Address for LESS than 2 years, list Former Address [X] Does not apply
Mailing Address – if different from Current Address [X] Does not apply

1b. Current Employment/Self-Employment and Income [ ] Does not apply

Employer or Business Name	Buyer Industries LLC	**Phone**	(713) 555-0300
Street	500 Commerce Blvd	**Unit #**	—
City / State / ZIP / Country	Anytown | TX | 77001 | UNITED STATES		

Position or Title	Owner/Manager	**Start Date (mm/dd/yyyy)**	01/01/2015
How long in this line of work?	11 Years	**Check if applicable:**	[X] I am the Business Owner or Self-Employed [X] Ownership share ≥ 25%

Monthly Income (or Loss)	**Gross Monthly Income**					
	Base	$12,500.00/mo	**Overtime**	$0.00/mo	**Bonus**	$0.00/mo
	Commission	$0.00/mo	**Military Ent.**	$0.00/mo	**Other**	$0.00/mo
TOTAL	$12,500.00/mo					

1c. IF APPLICABLE, Complete Information for Additional Employment [X] Does not apply

1d. IF APPLICABLE, Complete Information for Previous Employment [X] Does not apply

Provide at least 2 years of current and previous employment and income.

1e. Income from Other Sources [ ] Does not apply

Income Source – use list	**Monthly Income**
Rental Income / Investments	$2,500.00
Provide TOTAL Amount Here	$2,500.00

Section 2: Financial Information – Assets and Liabilities. This section asks about things you own that are worth money and that you want considered to qualify for this loan. It then asks about your liabilities (or debts) that you pay each month.

2a. Assets – Bank Accounts, Retirement, and Other Accounts You Have

Account Type	**Financial Institution**	**Account Number**	**Cash or Market Value**
Checking	First National Bank	XXXXX1234	$45,000.00
Savings	First National Bank	XXXXX5678	$80,000.00
Retirement (IRA)	Vanguard	XXXXX9012	$120,000.00
Stocks/Investment	Fidelity	XXXXX3456	$95,000.00
Provide TOTAL Amount Here			$340,000.00

2b. Other Assets and Credits You Have [ ] Does not apply

2c. Liabilities – Credit Cards, Other Debts, and Leases that You Owe [ ] Does not apply

Account Type	**Company Name**	**Account Number**	**Unpaid Balance**	**Paid off at closing?**	**Monthly Payment**
Installment	Toyota Financial	XXXX4321	$18,500.00	[ ]	$425.00
Revolving	Chase Visa	XXXX8765	$3,200.00	[ ]	$96.00
Installment	Beyond Debt Relief	XXXX2700	$0.00	[ ]	$0.00
Provide TOTAL			$21,700.00		$521.00

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2d. Other Liabilities and Expenses [X] Does not apply

Section 3: Financial Information – Real Estate. This section asks you to list all properties you currently own and what you owe on them.

[ ] I do not own any real estate

3a. Property You Own (If you are refinancing, list the property you are refinancing FIRST.)			
Address Street	123 Main Street	**Unit #**	—
City / State / ZIP / Country	Anytown | TX | 77001 | UNITED STATES		
Property Value	$510,000.00	**Status: Sold, Pending Sale, or Retained**	Retained
Intended Occupancy	Primary Residence	**Monthly Insurance, Taxes, Assoc. Dues, etc.**	$1,272.74

Section 4: Loan and Property Information. This section asks about the loan's purpose and the property you want to purchase or refinance.

4a. Loan and Property Information			
Loan Amount	$60,000.00	**Loan Purpose**	[ ] Purchase [ ] Refinance [X] Other (Home Equity Li
Property Address Street	123 Main Street	**Unit #**	—
City / State / ZIP / County	Anytown | TX | 77001 | Harris		
Number of Units	1	**Property Value**	$510,000.00
Occupancy	[X] Primary Residence [ ] Second Home [ ] Investment Property [ ] FHA Secondary Residence		
1. Mixed-Use Property	[X] NO [ ] YES	**2. Manufactured Home**	[X] NO [ ] YES

4b. Other New Mortgage Loans on the Property You are Buying or Refinancing [X] Does not apply
4c. Rental Income on the Property You Want to Purchase [X] Does not apply
4d. Gifts or Grants You Have Been Given or Will Receive [X] Does not apply

Section 5: Declarations. This section asks you specific questions about the property, your funding, and your past financial history.

5a. About this Property and Your Money for this Loan		
A.	Will you occupy the property as your primary residence?	[ ] NO [X] YES
	If YES, have you had an ownership interest in another property in the last three years? [X] NO [ ] YES	
B.	If this is a Purchase Transaction: Do you have a family relationship or business affiliation with the seller of the property?	[X] NO [ ] YES
C.	Are you borrowing any money for this real estate transaction (e.g., money for your closing costs or down payment) or obtaining any money from another party, such as the seller or realtor, that you have not disclosed on this application?	[X] NO [ ] YES

CO-BORROWER INFORMATION — Jane Buyer | SSN: 222-22-2222

Co-Borrower Section 1: Personal Information, Employment and Other Income

1a. Personal Information

Co-Borrower Name (First, Middle, Last, Suffix)	Jane Buyer	**Social Security Number**	222-22-2222
Alternate Names	Jane A. Buyer; J. Buyer	**Date of Birth (mm/dd/yyyy)**	__/__/____
Co-Borrower applying for joint credit with	Sam Buyer	**Your initials:**	_____

Citizenship	[X] U.S. Citizen [ ] Permanent Resident Alien [ ] Non-Permanent Resident Alien	**Marital Status**	[ ] Married [ ] Separated [X] Unmarried
Home Phone	(713) 555-0400	**Cell Phone**	(713) 555-0500
Email	jane.buyer@email.com		

Current Address Street	123 Main Street	**Unit #**	—
City / State / ZIP / Country	Anytown | TX | 77001 | UNITED STATES		
How Long at Current Address?	____ Years ____ Months	**Housing**	[ ] No primary housing expense [X] Own [ ] Rent

1b. Current Employment/Self-Employment and Income

Employer or Business Name	Harris County Schools	**Phone**	(713) 555-0600
City / State / ZIP / Country	Anytown | TX | 77001 | UNITED STATES		
Position or Title	Teacher / Educator	**Start Date (mm/dd/yyyy)**	08/01/2012
How long in this line of work?	14 Years	**Check if applicable:**	[ ] Self-Employed

Gross Monthly Income	**Base**	$6,200.00/mo	**Overtime**	$0.00/mo	**Other**	$0.00/mo
TOTAL	$6,200.00/mo					

1c–1e. Additional Employment / Other Income [X] Does not apply

Co-Borrower Section 2: Financial Information – Assets and Liabilities

2a. Assets — same as Borrower (jointly held accounts) [X] See Borrower's Section 2a

2b–2d. Other Assets, Liabilities, and Expenses [X] Does not apply (see Borrower's Section 2)

Co-Borrower Section 3: Financial Information – Real Estate

3a. Property Being Purchased [X] Same as Borrower — see Section 3

Co-Borrower Section 4: Loan and Property Information

4a–4d. Loan and Property Information [X] Same as Borrower — see Section 4

Co-Borrower Section 5: Declarations

5a. About this Property and Your Money for this Loan		
A.	Will you occupy the property as your primary residence?	[ ] NO [X] YES
	If YES, have you had an ownership interest in another property in the last three years? [X] NO [ ] YES	
B.	Do you have a family relationship or business affiliation with the seller of the property?	[X] NO [ ] YES
C.	Are you borrowing any money for this real estate transaction not disclosed on this application?	[X] NO [ ] YES
D.1.	Have you or will you be applying for a mortgage loan on another property on or before closing this transaction?	[X] NO [ ] YES
D.2.	Have you or will you be applying for any new credit on or before closing this loan?	[X] NO [ ] YES
E.	Will this property be subject to a lien that could take priority over the first mortgage lien?	[X] NO [ ] YES

5b. About Your Finances		
F.	Are you a co-signer or guarantor on any debt or loan not disclosed on this application?	[X] NO [ ] YES
G.	Are there any outstanding judgments against you?	[X] NO [ ] YES
H.	Are you currently delinquent or in default on a Federal debt?	[X] NO [ ] YES
I.	Are you a party to a lawsuit in which you potentially have any personal financial liability?	[X] NO [ ] YES
J.	Have you conveyed title to any property in lieu of foreclosure in the past 7 years?	[X] NO [ ] YES
K.	Within the past 7 years, have you completed a pre-foreclosure sale or short sale?	[X] NO [ ] YES
L.	Have you had property foreclosed upon in the last 7 years?	[X] NO [ ] YES
M.	Have you declared bankruptcy within the past 7 years? If YES: ■ Ch.7 ■ Ch.11 ■ Ch.12 ■ Ch.13	[X] NO [ ] YES

Co-Borrower Name: Jane Buyer

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Section 6: Acknowledgments and Agreements. This section tells you about your legal obligations when you sign this application.

Acknowledgments and Agreements

I agree to, acknowledge, and represent the following: (1) The Complete Information for this Application — The information I have provided in this application is true, accurate, and complete as of the date I signed this application. If the information I submitted changes or I have new information before closing of the Loan, I must change and supplement this application, including providing any updated/supplemented real estate sales contract. (2) The Property's Security — The Loan I have applied for in this application will be secured by a mortgage or deed of trust which provides the Lender a security interest in the property described in this application. (3) The Property's Appraisal, Value, and Condition — Any appraisal or value of the property obtained by the Lender is for use by the Lender and Other Loan Participants. (4) Electronic Records and Signatures — The Lender and Other Loan Participants may keep any paper record and/or electronic record of this application. (5) Delinquency — The Lender and Other Loan Participants may report information about my account to credit bureaus. (6) Authorization for Use and Sharing of Information — By signing below, I expressly authorize the Lender and Other Loan Participants to obtain, use, and share with each other the loan application and related documentation.

Borrower Signature

_____

Sam Buyer

Date (mm/dd/yyyy): _____

Co-Borrower Signature

_____

Jane Buyer

Date (mm/dd/yyyy): _____

Borrower Name: Sam Buyer | Co-Borrower Name: Jane Buyer

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Section 7: Military Service. This section asks questions about your (or your deceased spouse's) military service.

Military Service of Borrower

Military Service – Did you (or your deceased spouse) ever serve, or are you currently serving, in the United States Armed Forces? **[X] NO [ ] YES**

Section 8: Demographic Information. This section asks about your ethnicity, sex, and race.

Demographic Information of Borrower

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. Federal law requires that we ask applicants for their demographic information (ethnicity, sex, and race) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so.

Ethnicity: Check one or more	[ ] Hispanic or Latino: [ ] Mexican [ ] Puerto Rican [ ] Cuban [ ] Other Hispanic/Latino **[X] Not Hispanic or Latino** [ ] I do not wish to provide this information
Sex	[ ] Female **[X] Male** [ ] I do not wish to provide this information
Race: Check one or more	[ ] American Indian or Alaska Native [ ] Asian (Asian Indian, Chinese, Filipino, Japanese, Korean, Vietnamese, Other) [ ] Black or African American [ ] Native Hawaiian or Other Pacific Islander **[X] White** [ ] I do not wish to provide this information

To Be Completed by Financial Institution (for application taken in person):

Was the ethnicity of the Borrower collected on the basis of visual observation or surname?	[X] NO [ ] YES
Was the sex of the Borrower collected on the basis of visual observation or surname?	[X] NO [ ] YES
Was the race of the Borrower collected on the basis of visual observation or surname?	[X] NO [ ] YES

The Demographic Information was provided through: [ ] Face-to-Face Interview [ ] Telephone Interview [ ] Fax or Mail **[X] Email or Internet**

Section 9: Loan Originator Information. To be completed by your Loan Originator.

Loan Originator Information

Loan Originator Organization Name	ABC Mortgage LLC		
Address	2750 Capitol Ridge Drive, Suite 400, Dallas, TX 75201		
Loan Originator Organization NMLSR ID #	998877	**State License ID #**	TX-2026-001
Loan Originator Name	Morgan Lee, MLO	**NMLSR ID #**	1234567
Email	mlee@abcmortgage.co	**Phone**	(214) 555-0163

Loan Originator Signature

Loan Originator Signature **Date (mm/dd/yyyy)**

Morgan Lee, MLO | NMLSR ID: 1234567 | ABC Mortgage LLC

Date (mm/dd/yyyy): _____ / _____ / _____

After recording please return to:
ABC Mortgage LLC
Document Imaging & Indexing
2750 Capitol Ridge Drive, Ste 400
Dallas, Texas 75201
Mailcode: ABC-100-01

[To Be Recorded With Security Instrument. Space Above This Line for Recording Data]

TEXAS HOME EQUITY LINE OF CREDIT AFFIDAVIT AND AGREEMENT

(Do not sign this Texas Home Equity Line of Credit Affidavit and Agreement until you have executed an Acknowledgment Regarding Fair Market Value and received and reviewed the ABC Mortgage Equity Creditline Agreement and Disclosure Statement and the Texas Home Equity Line of Credit Security Instrument.)

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State of TEXAS

Before me, the undersigned authority, a Notary Public in and for the State of Texas, on this day personally appeared SAM BUYER, JANE BUYER

and on oath such individual, or each of them, swears that the following statements are true:

I. REPRESENTATIONS AND WARRANTIES

A. I am a borrower named in the ABC Mortgage Equity Creditline Agreement and Disclosure Statement (the "Note") or the owner or spouse of an owner of the property described in the Texas Home Equity Line of Credit Security Instrument (the "Security Instrument" which term includes any riders to the Texas Home Equity Line of Credit Security Instrument), both bearing date of May 1, 2026 evidencing and securing an extension of credit as defined by Sections 50(a)(6) and 50(t), Article XVI of the Texas Constitution (the "Extension of Credit") and providing for a lien on the following described property (the "Property") located in HARRIS County, Texas:

DO NOT SIGN IF THERE ARE BLANKS LEFT TO BE COMPLETED IN THIS DOCUMENT. THIS TEXAS HOME EQUITY LINE OF CREDIT AFFIDAVIT AND AGREEMENT MUST BE EXECUTED AT THE OFFICE OF THE LENDER, AN ATTORNEY AT LAW, OR A TITLE COMPANY BY ALL OWNERS OF THE PROPERTY, SPOUSES OF OWNERS, AND BORROWERS NAMED IN THE NOTE. YOU MUST RECEIVE A COPY OF THIS DOCUMENT AFTER YOU HAVE SIGNED IT.

(Borrower or Owner or Spouse of Owner) SAM BUYER	(Borrower or Owner or Spouse of Owner) JANE BUYER
(Borrower or Owner or Spouse of Owner)	(Borrower or Owner or Spouse of Owner)
(Borrower or Owner or Spouse of Owner)	(Borrower or Owner or Spouse of Owner)
(Borrower or Owner or Spouse of Owner)	(Borrower or Owner or Spouse of Owner)
(Borrower or Owner or Spouse of Owner)	(Borrower or Owner or Spouse of Owner)
(Borrower or Owner or Spouse of Owner)	(Borrower or Owner or Spouse of Owner)

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[Space Below This Line For Acknowledgment]

The State of Texas

County of HARRIS

Sworn to and subscribed before me on the 1st day of May , 20 26 ,

by SAM BUYER, JANE BUYER

Notary Public Signature

(Seal)

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ADVISORY NOTICE

ALL STATEMENTS IN THE FOREGOING TEXAS HOME EQUITY LINE OF CREDIT AFFIDAVIT AND AGREEMENT ARE MADE UNDER OATH. IF ANY SUCH STATEMENT IS MADE WITH KNOWLEDGE THAT SUCH STATEMENT IS FALSE, THE PERSON MAKING SUCH FALSE STATEMENT MAY BE SUBJECT TO CIVIL AND CRIMINAL PENALTIES UNDER APPLICABLE LAW, MAY BE PERSONALLY LIABLE ON THE NOTE AND MAY CAUSE ALL OTHER BORROWERS NAMED IN THE NOTE TO BE PERSONALLY LIABLE ON THE NOTE.

ABC MORTGAGE

LOAN AGREEMENT ADDENDUM

THIS LOAN AGREEMENT ADDENDUM is made this 1st day of May, 2026 , and is incorporated by and into and shall be deemed to amend and supplement any and all documents constituting the "Loan Agreement" as defined by Section 26.02 of the Texas Business & Commerce Code by and between

SAM BUYER, JANE BUYER

("Borrower") and

ABC Mortgage LLC

("Lender")

of the same date and covering the property located at: 123 MAIN STREET
ANYTOWN, TEXAS 77001

In addition to the covenants made in the Loan Agreement, Borrower and Lender further covenant and agree as follows:

1. The rights and obligations of Borrower and Lender shall be determined solely from the written Loan Agreement and any prior oral agreements between Lender and Borrower are superseded by and merged into the Loan Agreement.
2. The Loan Agreement may not be varied by any oral agreements or discussions that occur before, contemporaneously with, or subsequent to the execution of the Loan Agreement.
3. A Loan Agreement in which the amount involved in the Loan Agreement exceeds $50,000 in value is not enforceable unless the agreement is in writing and signed by the Borrower of the agreement or the Borrower's authorized agent.
4. The following Notice is provided pursuant to Section 26.02 of the Texas Business & Commerce Code:

THIS WRITTEN LOAN AGREEMENT REPRESENTS THE FINAL AGREEMENT BETWEEN THE PARTIES AND MAY NOT BE CONTRADICTED BY EVIDENCE OF PRIOR, CONTEMPORANEOUS OR SUBSEQUENT ORAL AGREEMENTS OF THE PARTIES. THERE ARE NO UNWRITTEN ORAL AGREEMENTS BETWEEN THE PARTIES.

LENDER: ABC Mortgage LLC

By: _____

Morgan Lender*

Its: Senior Vice President

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Borrower SAM BUYER Date

Borrower JANE BUYER Date

Borrower Date

Borrower Date

Borrower Date

Borrower Date

Borrower Date

Borrower Date

ABC MORTGAGE

Loan Number: 2026-TX-084713

ACKNOWLEDGMENT AS TO FAIR MARKET VALUE OF HOMESTEAD PROPERTY

(Pursuant to Section 50(a)(6)(Q)(ix), Article XVI, Texas Constitution)

Property Address: 123 MAIN STREET, ANYTOWN, TEXAS 77001

Owner/Borrower acknowledges that:

I am an owner of the above referenced Property, (the "Homestead Property") and have made application with Lender for an extension of credit commonly known as an "equity loan," as authorized by Section 50(a) (6), Article XVI, Texas Constitution, which will be secured by the Homestead Property;

The extension of credit is being closed today, _May 1, 2026_ _____, and the fair market value of the

Homestead Property is $ _510,000.00 _____ : and

Lender is relying on this written acknowledgment by me as to the fair market value of the Homestead Property as a condition of making the extension of credit and neither I nor Lender has any knowledge, or reason to believe, that the fair market value of the Homestead Property stated in this written acknowledgment is incorrect.

On behalf of the Lender, the undersigned representative of Lender acknowledges that the fair market value of the Homestead Property on this date is as stated above and that the Lender has no knowledge or reason to believe that the fair market value of the Homestead Property stated in this written acknowledgment is incorrect.

☐ If applicable, the value acknowledged in this instrument is the value estimate in an appraisal or evaluation prepared in accordance with a state or federal requirement applicable to an extension of credit under Section (a) (6), Article XVI, Texas Constitution.

ACKNOWLEDGMENT

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_____
Owner/Borrower
SAM BUYER

Lender:
ABC Mortgage LLC

By: _____
Morgan Lender*

Title: Senior Vice President
*Electronic Signature in accordance with and as authorized by the federal Electronic Signatures in Global and National Commerce Act 15 U.S.C. §§7001-7006 (E-Sign Act), the Texas Uniform Electronic Transactions Act, Texas Business & Commerce Code Chapter 322 (UETA), and Texas Banking and Securities Regulations 7 TAC 153.26(4)

ABC MORTGAGE

Loan Number: 2026-TX-084713

ACKNOWLEDGMENT AS TO FAIR MARKET VALUE OF HOMESTEAD PROPERTY

(Pursuant to Section 50(a)(6)(Q)(ix), Article XVI, Texas Constitution)

Property Address: 123 MAIN STREET, ANYTOWN, TEXAS 77001

Owner/Borrower acknowledges that:

I am an owner of the above referenced Property, (the "Homestead Property") and have made application with Lender for an extension of credit commonly known as an "equity loan," as authorized by Section 50(a) (6), Article XVI, Texas Constitution, which will be secured by the Homestead Property;

The extension of credit is being closed today, May 1, 2026_ _____, and the fair market value of the

Homestead Property is $ _510,000.00 _____ : and

Lender is relying on this written acknowledgment by me as to the fair market value of the Homestead Property as a condition of making the extension of credit and neither I nor Lender has any knowledge, or reason to believe, that the fair market value of the Homestead Property stated in this written acknowledgment is incorrect.

On behalf of the Lender, the undersigned representative of Lender acknowledges that the fair market value of the Homestead Property on this date is as stated above and that the Lender has no knowledge or reason to believe that the fair market value of the Homestead Property stated in this written acknowledgment is incorrect.

☐ If applicable, the value acknowledged in this instrument is the value estimate in an appraisal or evaluation prepared in accordance with a state or federal requirement applicable to an extension of credit under Section (a) (6), Article XVI, Texas Constitution.

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ACKNOWLEDGMENT

_____
Owner/Borrower
JANE BUYER

Lender:
ABC Mortgage LLC

By: _____
Morgan Lender*

Title: Senior Vice President
*Electronic Signature in accordance with and as authorized by the federal Electronic Signatures in Global and National Commerce Act 15 U.S.C. §§7001-7006 (E-Sign Act), the Texas Uniform Electronic Transactions Act, Texas Business & Commerce Code Chapter 322 (UETA), and Texas Banking and Securities Regulations 7 TAC 153.26(4)

Loan Number: 2026-TX-084713

ABC MORTGAGE

TEXAS HOME EQUITY RECEIPT OF COPIES

I acknowledge that the lender, the lender's representative or a settlement agent acting on behalf of lender, at the time the extension of credit was made, provided each owner of the homestead property a copy of the owner's final loan application and all executed documents signed by said owner at closing related to the extension of credit including the following:

1. **Acknowledgment as to the Fair Market Value of Homestead Property**
2. **ABC Mortgage Equity CreditLine Agreement and Disclosure Statement ("Note")**
3. **Texas Home Equity Security Instrument (and any attached Riders)**
4. **Texas Home Equity Line of Credit Affidavit and Agreement**
5. **Notice of Right to Cancel (primary residence homestead properties)**
6. **Loan Agreement Addendum**
7. **Acknowledgment and Authorization**
8. **Borrower's Certification and Authorization**
9. **Hazard and Flood Insurance Requirements**
10. **Texas Home Equity Receipt of Copies (this form)**
11. **All other documents required by Lender**
12. **All documents required by any settlement agent**
13. **All documents required by any other person**

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[YOU MUST RECEIVE A COPY OF THIS DOCUMENT AFTER YOU HAVE SIGNED IT]

[YOU ARE ENTITLED TO A COPY OF THIS FORM]

SAM BUYER (Date)	JANE BUYER (Date)
(Date)	(Date)
(Date)	(Date)

NOTICE OF RIGHT TO CANCEL HOME EQUITY LINE OF CREDIT

Loan Number: 2026-TX-084713

Required Signer: SAM BUYER

Property Address: 123 MAIN STREET, ANYTOWN, TEXAS 77001

Your Right To Cancel - we have agreed to establish an open-end credit account for you, and you have agreed to give us a mortgage on your home as security for the account. You have a legal right under federal law to cancel the account, without cost, within three business days after the latest of the following events:

1. the opening date of your account which is May 1, 2026 , or
2. the date you received your Truth in Lending disclosures; or
3. the date you received this notice of your right to cancel the account.

Here's what you need to know

If you cancel the account, the mortgage on your home is also cancelled. Within 20 days of receiving your notice, we must take the necessary steps to reflect the fact that the mortgage on your home has been cancelled. We must return to you any money or property you have given to us or to anyone else in connection with the account.

You may keep any money or property we have given you until we have done the things mentioned above, but you must then offer to return the money or property. If it's impractical or unfair for you to return the property, you must offer its reasonable value. You may offer to return the property at your home or at the location of the property. Money must be returned to the address below. If we don't take possession of the money or property within 20 calendar days of your offer, you may keep it without further obligation.

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HOW TO CANCEL

If you decide to cancel this new transaction, you can fax your request to (555) 555-0166 or by mail at:

ABC Mortgage LLC
PO Box 620162
Dallas, TX 75201

ABC Mortgage LLC
2750 Capitol Ridge Drive, Suite 400
Dallas, TX 75201

You may use any written statement that is signed and dated by you and states your intention to cancel or you may use this notice by dating and signing below. Keep one copy of this notice because it contains important information about your rights. If you cancel by mail or telegram, you must send the notice no later than MIDNIGHT of May 5, 2026 (or MIDNIGHT of the THIRD BUSINESS DAY following the latest of the three events listed above). If you send or deliver your written notice to cancel some other way, it must be delivered to the above address no later than that time.

I WISH TO CANCEL

_____ _____

Signature Date

RECEIPT OF NOTICE OF RIGHT TO CANCEL

You Acknowledge receipt of two copies of Notice Of Right To Cancel and one copy of the ABC Mortgage Equity CreditLine Agreement and Disclosure Statement.

Each person who signs this Notice has the right to cancel the loan. The exercise of this right by one person will be effective as to a persons who signs this Notice.

Do not sign unless the dates are completed.

Signature SAM BUYER Date

*The date of the transaction is estimated based on the date you are expected to sign the loan document.

**This date is based on the date of the transaction above. If you sign loan documents on a different date, this date will change accordingly.

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NOTICE OF RIGHT TO CANCEL HOME EQUITY LINE OF CREDIT

Loan Number: 2026-TX-084713

Required Signer: JANE BUYER

Property Address: 123 MAIN STREET, ANYTOWN, TEXAS 77001

Your Right To Cancel - we have agreed to establish an open-end credit account for you, and you have agreed to give us a mortgage on your home as security for the account. You have a legal right under federal law to cancel the account, without cost, within three business days after the latest of the following events:

1. the opening date of your account which is May 1, 2026 , or
2. the date you received your Truth in Lending disclosures; or
3. the date you received this notice of your right to cancel the account.

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You may keep any money or property we have given you until we have done the things mentioned above, but you must then offer to return the money or property. If it's impractical or unfair for you to return the property, you must offer its reasonable value. You may offer to return the property at your home or at the location of the property. Money must be returned to the address below. If we don't take possession of the money or property within 20 calendar days of your offer, you may keep it without further obligation.

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I WISH TO CANCEL

_____ _____

Signature Date

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Each person who signs this Notice has the right to cancel the loan. The exercise of this right by one person will be effective as to a persons who signs this Notice.

Do not sign unless the dates are completed.

Signature JANE BUYER Date

*The date of the transaction is estimated based on the date you are expected to sign the loan document.

**This date is based on the date of the transaction above. If you sign loan documents on a different date, this date will change accordingly.

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ABC MORTGAGE

Date: May 1, 2026

Loan Number: 2026-TX-084713

Applicant(s): SAM BUYER, JANE BUYER

Lender: ABC Mortgage LLC
Its Successors and/or Its Assigns ATIMA
PO Box 620163
Dallas, TX 75201

Property Address: 123 MAIN STREET
ANYTOWN, TEXAS 77001

HAZARD AND FLOOD INSURANCE REQUIREMENTS

ABC Mortgage has minimum requirements for hazard and flood insurance, as described below. You should contact your insurance provider as soon as possible, since it may take several weeks for us to get proof of coverage from them and review it for adequacy.

Timing is critical:

The policy needs to meet the below requirements and must be provided to the Bank. Failure to provide adequate insurance coverage will delay scheduling your closing.

Note: For transactions related to the Rebuild Line of Credit Solution (Rebuild HELOC), different requirements will apply during the reconstruction period, but the requirements detailed below will apply after the completion of the reconstruction.

PART I - HAZARD INSURANCE

1. Scope of Coverage. The policy must provide at least fire and extended coverage with a "special form" coverage endorsement, i.e.: fire only - DP1 or DF1, homeowners policy - HO1 (as opposed to "Broad" form - HO2 - except in Texas). The insurance must not limit or exclude from coverage (in whole or in part) windstorm, hurricane, hail damages, or any other perils that are normally included under an extended coverage endorsement. If the Property is located in a U.S. Geological Survey- Designated Lava Zone 2, then you must obtain Volcanic Eruption Insurance in an amount at least equal to the loan amount.

2. Condominium, Cooperative, or Planned Unit Development. If the property is a condominium, Cooperative, or Planned Unit Development property, ABC Mortgage will accept coverage included in the homeowners association master insurance policy. If that policy does not: (a) cover interior walls, floors, ceilings, built-ins, fixtures, equipment, and other affixed property inside your unit; and (b) include replacement of improvements and betterment coverage to cover any improvements that you make to the unit, ABC Mortgage may require that you obtain a "Walls-in" HO6 insurance policy with coverage.

3. Notice to Lender. The policy must include a standard mortgagee's clause with the stipulation that coverage will not be cancelled or diminished without a minimum of 10 days prior written notice to Lender, and without disclaimer of the insurer's liability for failure to give the notice.

4. Deductibles. The deductible may be up to 5% of the face amount of the insurance policy, unless a higher amount is required by state law. If there are individual deductibles for loss from any named perils (fire, water not caused by flooding, or wind/hurricane) then each deductible may not exceed 5% of the dwelling coverage. For cooperative loans, the deductible related to the individual unit may not exceed 5% of the limit maintained for

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NOTICE TO THE BORROWER-YOU MAY BE REQUIRED TO PURCHASE PROPERTY INSURANCE AS A CONDITION OF RECEIVING THE LOAN. IF PROPERTY INSURANCE IS REQUIRED, YOU MAY SECURE INSURANCE FROM A COMPANY OR AGENT OF YOUR OWN CHOOSING.

The insurance laws of your state may or may not prohibit the lender from using or disclosing information relative to a contract of insurance, unless the lender obtains your prior written consent to use or disclose the information, including but not limited to your name and Property address; the name of your insurer; the terms of your policy, including coverage limits and deductibles, premium amounts, and the date the policy expires (this is called "Insurance Information").

Applicant SAM BUYER	Applicant JANE BUYER
Applicant	Applicant
Applicant	Applicant

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ABC MORTGAGE

Lender: ABC Mortgage LLC

DATE: May 1, 2026

APPLICANT: SAM BUYER, JANE BUYER

APPLICATION NUMBER: 2026050184713

PROPERTY: 123 MAIN STREET, ANYTOWN, TEXAS 77001

ADVISORY REGARDING MINIMUM PURCHASE REQUIREMENTS FOR FLOOD INSURANCE

As long as your Property is located in a Special Flood Hazard Area, federal law requires, at a minimum, that you purchase and maintain for the life of the loan, flood insurance coverage in an amount equal to the lesser of:

- The outstanding principal balance of all loans on the Property (for home equity line(s) of credit, the full value of the credit line(s)); or
- The full insurable value of the building(s) on the Property (as described below); or
- The maximum amount of coverage available under the National Flood Insurance Program (NFIP) for the type of building or collateral.

The full insurable value of the building(s) on the Property depends on the type of collateral securing the loan(s). For example, if the building is your principal residence, this is typically the replacement cost value of the building. If the building is a vacation or second home where you reside less than 80% of the time, this is typically the actual cash value of the building.

Please note: If you purchase and maintain flood insurance coverage that only meets the minimum requirements, and the amount of coverage is less than the full insurable value of the building(s) on the Property, then, the coverage amount may be insufficient to fully replace or repair the building(s) on the Property after a flood loss and may not otherwise fully compensate you for your losses due to flood damage.

The choice remains with you to elect to purchase and maintain more flood insurance coverage than the minimum requirements.

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You should discuss your flood insurance needs with a licensed insurance professional to decide whether the minimum requirements are appropriate for your circumstances, or whether additional coverage through the NFIP and/or an acceptable private flood insurance company is needed to fully protect the building(s) on your Property in case of a significant flood event.

REQUIRED ACKNOWLEDGMENT

By signing below, you acknowledge receipt of this advisory and you understand that if you choose to purchase and maintain flood insurance coverage that only meets the minimum requirements, the flood insurance coverage may be insufficient to fully replace or repair the building(s) on the Property after a flood loss.

Borrower SAM BUYER Date	Borrower JANE BUYER Date
Borrower Date	Borrower Date
Borrower Date	Borrower Date

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FINNIF Professional Services

Loan Number:2026-TX-084713

May 1, 2026

ABC MORTGAGE
PO Box 620162
Dallas, TX 75201

SAM BUYER, JANE BUYER
123 MAIN STREET
ANYTOWN, TX 77001

NOTICE OF SPECIAL FLOOD HAZARD AND AVAILABILITY OF FEDERAL DISASTER RELIEF ASSISTANCE

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Important Notice About Your Required Flood Insurance Coverage

We are giving you this notice to inform you that:
123 MAIN STREET
ANYTOWN, TEXAS 77001
The building or mobile home securing the loan for which you have applied is or will be located in an area with special flood hazards.

The area has been identified, by the Administrator of the Federal Emergency Management Agency (FEMA) as a special flood hazard area using FEMA's Flood Insurance Rate Map or the Flood Hazard Boundary Map for the following community: CITY OF ANYTOWN

This area has a one percent (1%) chance of a flood equal to or exceeding the base flood elevation (a 100-year flood) in any given year. During the life of a 30-year mortgage loan, the risk of a 100-year flood in a special flood hazard area is 26 percent (26%).

Federal law allows a lender and borrower jointly to request the Administrator of FEMA to review the determination of whether the property securing the loan is located in a special flood hazard area. If you would like to make such a request, please contact us for further information.

[X] The community in which the property securing the loan is located participates in the National Flood Insurance Program (NFIP). Federal law will not allow us to make you the loan that you have applied for if you do not purchase flood insurance. The flood insurance must be maintained for the life of the loan. If you fail to purchase or renew flood insurance on the property, Federal law authorizes and requires us to purchase the flood insurance for you at your expense.

- At a **minimum**, flood insurance coverage purchased must be in an amount equal to the lesser of:

  1. The **outstanding principal balance** of all loans secured by the property (for home equity line(s) of credit, the full value of the credit line (s)); or
  2. The **full insurable value** of the buildings on the property and their contents if also taken as collateral; or
  3. The **maximum amount of coverage** available under the NFIP policy covering the type of building or collateral.

  Flood insurance coverage under the NFIP is limited to the building or mobile home and any personal property that secures your loan and not the land itself.

- Federal disaster relief assistance (usually in the form of a low-interest loan) may be available for damages incurred in excess of your flood insurance if your community's participation in the NFIP is in accordance with NFIP requirements.
- Although you may not be required to maintain flood insurance on all structures, you may still wish to do so, and your mortgage lender may still require you to do so to protect the collateral securing the mortgage. If you choose not to maintain flood insurance on a structure and it floods, you are responsible for all flood losses relating to that structure.

Limitations: If the property is located in a community that participates in the NFIP but the property is also located in a Coastal Barrier Resource System (CBRS) or Otherwise Protected Area (OPA), **NFIP coverage may not be available.** Refer to the Flood Hazard Determination Form or contact your licensed flood insurance professional to see if your property is in a CBRS or OPA, and if so, whether coverage under the NFIP or under a non-NFIP policy issued by a private insurance company is available.

Availability of Private Flood Insurance Coverage

Flood insurance coverage under the NFIP may be purchased through an insurance agent who will obtain the policy either directly through the NFIP or through an insurance company that participates in the NFIP. Flood insurance that provides the same level of coverage as a flood insurance policy under the NFIP may be available from private insurers that do not participate in the NFIP. You should compare the flood insurance coverage, deductibles, exclusions, conditions, and premiums associated with flood insurance policies issued on behalf of the NFIP and policies issued on behalf of private insurance companies and contact an insurance agent as to the availability, cost, and comparisons of flood insurance coverage.

Escrow Requirement for Residential Loans

Federal law may require a lender or its servicer to escrow all premiums and fees for flood insurance that covers any residential building or mobile home securing a loan that is located in an area with special flood hazards. If your lender notifies you that an escrow account is required for your loan, then you must pay your flood insurance premiums and fees to the lender or its servicer with the same frequency as you make loan payments for the duration of your loan. These premiums and fees will be deposited in the escrow account, which will be used to pay the flood insurance provider.

☐ Flood insurance coverage under the NFIP is not available for the property securing the loan because the community in which the property is located does not participate in the NFIP. Private flood insurance that meets our requirements ***may be required*** to be obtained prior to closing. In addition, if the nonparticipating community has been identified for at least one year as containing a special flood hazard area, properties located in the community will not be eligible for Federal disaster relief assistance in the event of a Federally declared flood disaster.

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Borrower SAM BUYER Date	Borrower JANE BUYER Date
Borrower Date	Borrower Date
Borrower Date	Borrower Date

NMLS #

HOME EQUITY SETTLEMENT STATEMENT

(Borrower) — Texas Home Equity Line of Credit Transaction

Settlement Agent:	Lone Star Title Company, 500 Title Way, Suite 100, Anytown, TX 77001	**Settlement Date:**	May 1, 2026
Escrow / File No.:	LST-2026-55311	**Disbursement Date:**	May 6, 2026 (after 3-day rescission period)
Borrower:	Sam Buyer and Jane Buyer	**Lender:**	ABC Mortgage LLC
Property:	123 Main Street, Anytown, TX 77001 (Harris County)	**Loan No.:**	2026-TX-084713
Credit Limit:	$60,000.00	**Initial Advance:**	$30,000.00

	BORROWER	
Description	Debit	Credit
Initial advance on line of credit — ABC Mortgage LLC		30,000.00
TITLE / ATTORNEY CHARGES		
Title – Examination fee – Lone Star Title Company	85.00	
Title – Closing/escrow fee – Lone Star Title Company	300.00	
Title – Courier fee – Lone Star Title Company	80.00	
Title – Tax certificate fee – Lone Star Title Company	83.98	
Title – Lender's title insurance (T-42 / T-42.1 endorsements) – Lone Star Title Company	390.00	
Attorney review fee – Brennan & Walsh, LLP	150.00	
GOVERNMENT RECORDING CHARGES		
Recording fee – Security Instrument (Deed of Trust)	107.00	
(Appraisal fee $625.00 paid outside closing – not a charge on this statement)		
SUBTOTALS	1,195.98	30,000.00
CASH TO BORROWER AT CLOSING (disbursed May 6, 2026)	28,804.02	

Total fees charged to the Borrower ($1,195.98) do not exceed 2% of the credit limit ($1,200.00) as required for Texas home equity loans (Tex. Const. art. XVI, §50(a)(6)(E)). Practice document; figures are illustrative.

BORROWER: I have carefully reviewed this Settlement Statement and find it to be a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction, and I have received a copy.

_____ _____

Sam Buyer — Borrower Date

_____ _____

Jane Buyer — Borrower Date

_____ _____

Alex Rivera — Settlement Agent, Lone Star Title Company Date

SETTLEMENT AGENT: The above figures are in accordance with the funds received and disbursed by the undersigned as part of the settlement of this transaction.

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