



5809 Acacia Circle
El Paso, Texas 79912
Phone: 915.201.4337
Fax: 915.845.7800
Email: info@texstarloans.com
Web: www.texstarescrow.com

TERMS AND CONDITIONS GOVERNING ESCROW

By signing below, Lender and Borrower acknowledge that they have read the following terms and conditions governing escrow, have read and received the Loan Servicing Instructions, Fee Schedule, Late Notice Policy and Delinquency Service Agreement, Privacy Notice, Disclosure Statement, General Information About Your Account, and if applicable, Lender ACH Authorization, Borrower ACH Authorization and voided check (collectively, the "Escrow Documents"), whose terms are incorporated herein by reference, and accept and agree to be legally bound by the terms and conditions governing escrow herein contained, together with the terms, conditions and selections made by them in the Escrow Documents, and agree to designate Texstar Escrow as their escrow agent, to act in accordance with the Escrow Documents and the following terms and conditions governing escrow.

1. Except as provided herein, Texstar Escrow shall have no other duties and/or responsibilities unto Lender or Borrower. Except for changes in disbursement as authorized in writing by Lender, Lender and Borrower agree that the following terms and conditions may not be modified or altered, and shall govern in all respects.
2. Lender and Borrower hereby acknowledge and agree that Texstar Escrow shall not be held liable or responsible, in any way and in any event, for any documents, instruments, correspondence or papers, legal or otherwise, deposited with Texstar Escrow by Lender, Borrower, or any third party on their behalf, or for the content of anything contained in any documents, instruments, correspondence or papers, legal or otherwise, deposited with Texstar Escrow by Lender, Borrower, or any third party on their behalf, including, but not limited to, the accuracy, correctness, completeness, sufficiency, form, execution, authority, identity, description, compliance with applicable law and/or validity in connection therewith. Lender and Borrower hereby agree and acknowledge that Texstar Escrow shall in no way interpret or construe, legally or otherwise, the content of any documents, instruments, correspondence or papers, legal or otherwise, deposited with Texstar Escrow by Lender, Borrower, or any third party on their behalf. Lender and Borrower agree and acknowledge that they will seek their own independent legal representation in connection therewith.
3. **LENDER AND BORROWER HEREBY INDEPENDENTLY, JOINTLY AND SEVERALLY PROMISE AND AGREE TO INDEMNIFY, DEFEND AND HOLD HARMLESS TEXSTAR ESCROW FROM AND AGAINST ALL LIABILITIES, DAMAGES, JUDGMENTS, ATTORNEY'S FEES, COSTS, EXPENSES AND OBLIGATIONS OF ANY KIND OR NATURE WHICH TEXSTAR ESCROW MAY INCUR OR SUFFER, DIRECTLY OR INDIRECTLY, IN CONNECTION WITH OR ARISING OUT OF THE ESCROW SERVICES BEING FURNISHED TO LENDER AND BORROWER, INCLUDING, BUT NOT LIMITED TO, ANY NEGLIGENT ACT OR OMISSION OF TEXSTAR ESCROW.** Texstar Escrow is hereby given a lien and a contractual right to set off upon and against all rights, titles and interest of Lender and Borrower in all escrowed money, property, paper, instruments, documents, and all monies arising therefrom, to protect Texstar Escrow's rights to indemnification, defense and/or reimbursement, as set out herein. The foregoing right to set off may be exercised at Texstar Escrow's sole discretion without notice to Lender, Borrower or any third party in connection herewith.
4. Should any dispute, conflict, controversy or conflicting demand arise in connection with the services being performed by Texstar Escrow, Lender and Borrower hereby expressly grant their consent and agree that Texstar Escrow shall have the absolute right in its sole discretion to do any of the following in connection therewith: (i) withhold all money, property, paper, instruments, documents, and all monies arising therefrom, deposited with Texstar Escrow and cease to provide any further services until a mutually satisfactory agreement has been made between Lender and Borrower, which shall be evidence in writing and provided to Texstar Escrow; or (ii) file suit in interpleader to cause Lender and Borrower to interplead and litigate in court their respective claims and legal rights as between each other. **IN SUCH EVENT, OR IN THE EVENT THAT A PARTY FILES AN ACTION AGAINST TEXSTAR ESCROW, TEXSTAR ESCROW SHALL BE FULLY DISCHARGED AND RELEASED FROM ALL ESCROW OBLIGATIONS IMPOSED UPON IT IN CONNECTION WITH ANY SUCH PARTY OR PARTIES, AND SUCH PARTY OR PARTIES SHALL INDEPENDENTLY, JOINTLY AND SEVERALLY DEFEND TEXSTAR ESCROW, INDEMNIFY AND PAY ON BEHALF OF TEXSTAR ESCROW ALL COSTS, EXPENSES AND REASONABLE ATTORNEY'S**

FEES WHICH IT MAY EXPEND OR INCUR IN SUCH ACTION, AND HOLD TEXTSTAR ESCROW HARMLESS IN CONNECTION THEREWITH.

5. **AS MATERIAL CONSIDERATION FOR TEXTSTAR ESCROW'S ACCEPTANCE OF THE ESCROW WITH LENDER AND BORROWER, LENDER AND BORROWER HEREBY AGREE THAT TEXTSTAR ESCROW SHALL BE HELD HARMLESS AND SHALL NOT BE LIABLE FOR ANY ACTS OR OMISSIONS, INCLUDING, BUT NOT LIMITED TO, ANY NEGLIGENT ACT OR OMISSION OF TEXTSTAR ESCROW, DONE ON BEHALF OF LENDER AND BORROWER, AND TEXTSTAR ESCROW SHALL BE HELD HARMLESS AND NOT BE LIABLE FOR ANY DAMAGES, CLAIMS, DEMANDS, LOSSES OR COSTS ALLEGED, CLAIMED, INCURRED OR SUFFERED BY LENDER AND BORROWER.**
6. Lender and Borrower hereby acknowledge and agree that Texstar Escrow shall have the right to revise its fees as delineated on its Fee Schedule from time to time without notice. Lender and Borrower hereby agree that charges and fees may be deducted from any installment when not paid, reducing amounts applied to principal and interest or escrow balance. Texstar Escrow will abide by the instructions set forth in the Escrow Documents (as defined above), provided, however, that Lender and Borrower shall be independently, jointly and severally liable unto Texstar Escrow for all unpaid late notice and delinquent service charges and fees, together with all other uncollected charges and fees, including, without limitation, miscellaneous fees, attorney's fees or administrative fees.
7. Should any writ or levy be served upon Texstar Escrow to garnish or levy Lender's or Borrower's money, property, paper, instruments, documents, and all monies arising therefrom, Texstar Escrow shall be entitled to recover all its reasonable fees incurred in connection with such request out of monies due the party whose interest in the escrow has been garnished, levied upon or otherwise attached.
8. In consideration of Texstar Escrow remitting payments without waiting for checks or drafts to be honored by the institution upon which they are drawn, Lender and Borrower agree to hold Texstar Escrow harmless from any loss sustained by reason of the dishonoring of said checks or drafts. In the event any check or draft is dishonored by the institution upon which it is drawn, and Texstar Escrow has remitted such payment unto Lender, Lender hereby agrees to return such payment to Texstar Escrow within five (5) days from the date requested by Texstar Escrow.
9. Texstar Escrow reserves the right to assign its duties as escrow agent, and may resign from its duties as escrow agent for any reason by providing Lender and Borrower with sixty (60) days prior written notice.
10. The terms and conditions contained herein shall be legally binding upon and inure to Texstar Escrow, Lender, Borrower and their respective heirs, legal representatives, successors and assigns. The terms and conditions herein contained shall be governed by the laws of the State of Texas in all respects, including matters of construction, validity and performance. Any term or condition herein contained, or part thereof, held by a court of competent jurisdiction to be invalid or unenforceable shall not impair or invalidate the remainder of the terms and conditions herein contained, and the effect thereof shall be confined to the term or condition, or part thereof, so held to be invalid or unenforceable, unless the term or provision, or part thereof, can be reformed so as to carry out the intent of the parties hereto.

EFFECTIVE DATE: _____

TEXTSTAR ESCROW:

By: /s/ Andrew L. Ainsa
Name: Andrew L. Ainsa
Its: President

LENDER:

By: _____
Name: _____
Its: _____

BORROWER:

By: _____
Name: _____
Its: _____



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Loan Servicing Instructions

Thank you for choosing Texstar Escrow! Please provide the following information and documentation, as applicable, to facilitate Texstar Escrow in servicing your loan and escrow needs. We're glad to be of assistance in this regard!

- ☐ Copy of Loan Documents
- ☐ Copy of Deed of Trust, Warranty Deed, Transfer of Lien, Assumption, Other Liens
- ☐ Copy of Closing Statements (Buyer and Seller)
- ☐ Terms and Conditions Governing Escrow
- ☐ Late Notice Policy and Delinquency Service Agreement (Initialed by Lender)
- ☐ Check for Setup Fee
- ☐ W-9 Form
- ☐ Check for Escrow funds, if applicable
- ☐ Copy of Tax Certificate
- ☐ Copy of Insurance Policy

Lender: _____
Lender's Address: _____
Lender's Mailing Address (if different): _____
Lender's Home Phone: _____ Lender's Cell Phone: _____
Lender's E-Mail: _____
Lender's SSN or EIN: _____
*Preferred Contact Method: _____

Borrower: _____
Borrower's Address: _____
Borrower's Mailing Address (if different): _____
Borrower's Home Phone: _____ Borrower's Cell Phone: _____
Borrower's E-Mail: _____
Borrower's SSN or EIN: _____
*Preferred Contact Method: _____

Fund Distribution Instructions for Lender:

- ☐ Funds mailed to Lender via check
- ☐ Funds direct deposited into Lender's bank account (please complete attached Lender ACH Authorization)
- ☐ Funds distributed to Third Party (please provide Third Party information below if applicable)

Third Party Disbursement: \$ _____ less any applicable fees

Name and Address: _____

Bank/Facility: _____

Account or Loan No. _____

Bank/Facility Address: _____

Bank Routing No. _____

Special Instructions for Fund Distribution:

Who pays the account setup fee? ☐ Lender ☐ Borrower ☐ Split

Who pays the monthly service fee? ☐ Lender ☐ Borrower ☐ Split

Who pays miscellaneous fees? ☐ Lender ☐ Borrower ☐ Split

Shall we accept partial payments
on Lender's behalf? * ☐ Yes ☐ No

Special Instructions/Miscellaneous:

*** Unless otherwise instructed, Texstar Escrow will not accept partial payments on Lender's behalf. Partial payments accepted per Lender's instruction will be held in a reserve account until the outstanding balance is paid, including all late charges, late fees and miscellaneous fees.**

THANK YOU!



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Late Notice Policy and Delinquency Service Agreement

By signing the Terms and Conditions Governing Escrow, Lender and Borrower hereby acknowledge that they have read the following terms, and accept and agree to be legally bound by the following terms and selections. By initialing below, Lender makes the following selections regarding delinquency service.

1. Texstar Escrow shall monitor and service Lender's loan and escrow account(s) in accordance with the Terms and Conditions Governing Escrow. In the event that any payment in connection with any loan or escrow is past due, Texstar Escrow shall automatically furnish Borrower with a late notice. The late notice will remind Borrower that a payment is past due and delinquent, and will request immediate payment of any past due and delinquent amounts, together with any contractual late fees that may be owed in connection therewith, notwithstanding any applicable grace period. A late notice fee will be applied for each late notice furnished as set out in the Fee Schedule.
2. _____ (Lender Initial if Applicable) Lender hereby instructs Texstar Escrow to contact Lender in the event that any payment in connection with any loan or escrow is past due, and to await Lender's further instructions prior to proceeding with any further action. Notwithstanding the foregoing, Lender understands and agrees that a late notice(s) will be automatically sent to Borrower as provided in paragraph 1 above.
3. _____ (Lender Initial if Applicable) Lender hereby instructs Texstar Escrow to automatically send a Notice of Default/Notice of Intention to Accelerate with a twenty (20) day cure period to Borrower in the event that any payment in connection with any loan or escrow is past due. Lender will be provided with a copy of such demand correspondence when sent. A fee will be applied for such demand correspondence as set out in the Fee Schedule.
4. _____ (Lender Initial if Applicable) Lender hereby instructs Texstar Escrow to automatically send a Notice of Acceleration to Borrower, and to accelerate any Note that is past due and delinquent following any applicable cure period provided for in prior demand correspondence. Lender will be provided with a copy of such demand correspondence when sent. A fee will be applied for this demand correspondence as set out in the Fee Schedule.
5. _____ (Lender Initial if Applicable) Lender hereby instructs Texstar Escrow to automatically prepare, post and furnish all requisite notices required by law, and to have a foreclosure sale conducted with respect to real property securing any Note that is past due and delinquent following the provision of all applicable notices required by law. Lender will be provided with copies of all applicable notices in this regard, and will be informed of the date and time of the foreclosure sale in advance of the same. Certain fees will be applied for the foregoing as set out in the Fee Schedule.
6. _____ (Lender Initial if Applicable) Except as provided in paragraph 1 above, Lender prefers to utilize its own attorney to prepare and forward any applicable demand correspondence, and to have its own attorney conduct any applicable foreclosure sale that is required. The name and contact information for Lender's attorney is as follows: _____



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Lender ACH Authorization

By providing the following information and signing below, Lender authorizes Texstar Escrow to direct deposit your income into the following described account.

Bank Name: _____

Name on Account/Account Title: _____

Account Number: _____ (Checking _____) (Saving _____)

Bank Routing Number: _____

Bank Representative's Name: _____ Telephone _____

Lender hereby agrees to notify Texstar Escrow at least ten (10) days prior to the "deposit date" if there are any changes to the information provided above. Lender will be requested to complete a new ACH Authorization within such time in the event of any such changes.

To facilitate your direct deposit, please include a voided check with regard to the account listed above.

Lender's signature below is required to authorize the direct deposit into the account listed above. Should Lender have any questions, or need additional information regarding direct deposit, please feel free to contact Texstar Escrow. Thank you!

Lender's Signature

Date



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Borrower ACH Authorization

By providing the following information and signing below, Borrower authorizes Texstar Escrow to draft your monthly payments from the following described account.

Name: _____ Loan No.: _____

Address: _____

Phone Number /Email: _____

Bank Name: _____

Name on Account/Account Title: _____

Account Number: _____ (Checking _____) (Saving _____)

Bank Routing Number: _____

DRAFT ACCOUNT FROM THE FOLLOWING DATE: _____

FREQUENCY OF DRAFTING: (_____) **One Time Draft** (_____) **Monthly Draft**

To facilitate your direct deposit, please include a voided check with regard to the account listed above.

Borrower agrees to notify Texstar Escrow at least ten (10) days prior to the "payment date" if there are any changes to the information provided above. Borrower will be requested to complete a new ACH Authorization within such time in the event of any such changes.

Borrower hereby acknowledges and agrees that withdrawals will be initiated for the due date specified in the loan documents corresponding to this Authorization, and if such due date lands on either a Saturday or a Sunday, that particular withdrawal will be initiated on the following Monday. Borrower additionally acknowledges and agrees that interest costs and/or late fees may be applied if any such withdrawal is past due. Borrower agrees to be responsible for any interest costs and/or late fees that may be incurred in this regard.

Borrower's signature below is required to authorize the electronic payment process from the account listed above. Should Borrower have any questions, or need additional information regarding this Authorization, please feel free to contact Texstar Escrow. Thank you!

Borrower's Signature

Date



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GENERAL INFORMATION ABOUT YOUR ACCOUNT

GENERAL INFORMATION: Loan or escrow payments made shall be first applied to the current total amount due. Funds in excess of the current total amount due shall be applied toward the principal balance unless Lender informs us in writing that Lender desires them to be otherwise applied. Any and all loan or escrow payments received in our office after 3:00 pm shall be posted as of the next business day. Unless otherwise instructed from Lender, we do not accept partial payments.

CONTACT INFORMATION: Please feel free to contact us with any questions or concerns at the contact information listed above. You may speak with a Texstar Escrow customer service representative at any time during our regular hours of operation. Se habla español!

Hours of Operation

Monday - Friday 8:30 a.m. - 5:30 p.m.

WRITTEN COMPLAINTS: COMPLAINTS REGARDING THE SERVICING OF YOUR MORTGAGE SHOULD BE SENT TO THE TEXAS DEPARTMENT OF SAVINGS & MORTGAGE LENDING, 2601 N. LAMAR, SUITE 201, AUSTIN, TX 78705, A TOLL FREE CONSUMER HOTLINE IS AVAILABLE AT 1-877-276-5550.

INSURANCE INFORMATION: Please review your loan documents and/or insurance policies for requirements and terms. All insurance related documents should be sent to Texstar Escrow at our office address: 5809 Acacia Circle, El Paso, TX 79912.

BANKRUPTCY: If a Borrower has filed for bankruptcy protection, voluntarily or involuntarily, please forward your initial case notification and all subsequent correspondence to Texstar Escrow at our office address: 5809 Acacia Circle, El Paso, TX 79912.

ATTEMPT TO COLLECT A DEBT: ANY COMMUNICATION BY TEXSTAR ESCROW IS AN ATTEMPT BY TEXSTAR ESCROW TO COLLECT A DEBT, AND ANY INFORMATION OBTAINED BY TEXSTAR ESCROW WILL BE USED FOR THAT PURPOSE.

USE OF YOUR CREDIT REPORT: Borrower hereby agrees that Texstar Escrow may request and utilize Borrower's credit report(s) at any time during the servicing of your loan or escrow account, to review, update, renew, or extend credit, or take collection action, or for other legitimate business purposes associated with your Loan and/or Escrow account.

LATE CHARGES: A Borrower can avoid any late notice charges/fees, or other late charges, by making any loan or escrow payments on or before the date when due for the total amount due and owing. Please refer to your Loan Documents, the Late Notice Policy and Delinquency Service Agreement and our Fee Schedule for certain terms and conditions regarding the assessment of late notice charges/fees, or other late charges, on your loan or Escrow account.

To help us in receiving your payments on time, please use ACH or coupons provided to you by Texstar Escrow. Please send payments to our office address as set forth on the coupon, and please allow 7-10 days for U.S. mail delivery. There may be a delay in posting the payments if the payments are not received at our office address.

MISCELLANEOUS FEES: Miscellaneous fees are set out in the Fee Schedule. Miscellaneous fees may apply to and include, but are not limited to, costs of servicing, collection and attorney's fees. Please refer to your loan and escrow documents for details and repayment obligations.

RETURNED/NSF CHECKS: In the event that any payments are dishonored by your financial institution, Texstar Escrow reserves the right to require that all future payments be made by certified check or money order only. **TEXSTAR ESCROW DOES NOT ACCEPT CASH PAYMENTS AT ANY TIME.**

NOTICE TO CONSUMER ABOUT NEGATIVE CREDIT REPORTING: Federal law requires us to advise you that we may report information about your account to the credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. As required by law, you are hereby notified that a negative credit report reflecting on your credit report record may be submitted to a credit reporting agency if you fail to fulfill the terms on your credit obligation.

CHECK PROCESSING: When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account according to the terms of your check or to process the payment as a check transaction. When we use your information from your check to make an electronic funds transfer, funds may be withdrawn from your account as soon as the same day we receive your payment and you will not receive your check back from your financial institution.



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PRIVACY NOTICE
(Lender's Copy)

Texstar Escrow collects certain nonpublic personal information about our clients that is necessary to provide them with escrow services. Federal law requires us to tell you how we collect, share, and protect your nonpublic personal information. Please read this Privacy Notice carefully to understand what we do. If you have any questions or if you would like additional information, please feel free to contact us at the contact information provided above. Thank you!

The categories of nonpublic personal information Texstar Escrow collects depends on the escrow services being provided, but can include: (i) names, addresses, phone numbers, emails, and Social Security numbers; (ii) income, insurance and property information submitted on our Loan Servicing Instructions or included in any documentation provided to us; (iii) nonpublic personal information concerning your account information, account balances, payment history and financial transactions with us; and (iv) nonpublic personal information reported to us from a consumer reporting agency, such as credit history and credit scores.

Texstar Escrow does not disclose any nonpublic personal information it collects from its present or former clients to any affiliated or nonaffiliated third parties unless we receive your written authorization to do so, or as required by applicable law. Texstar Escrow treats all of its clients' personal information as confidential.

Texstar Escrow restricts access to nonpublic personal information about our clients, and only permits employees and authorized agents of Texstar Escrow to access the same for purposes of providing escrow services. Employees and authorized agents of Texstar Escrow are required to keep all such nonpublic personal information confidential. Texstar Escrow maintains administrative, technical and physical safeguards to protect our clients' nonpublic personal information.

By signing the Terms and Conditions Governing Escrow, you acknowledge that you have received a written copy of this Privacy Notice prior to the establishment of our business relationship, and further acknowledge that this Privacy Notice has been posted online at www.texstarescrow.com in a clear and conspicuous manner, that you use our website to access information about your escrow services, and agree to receive annual notices of this Privacy Notice at our website, which you will review from time to time, but in no event, less than annually, for as long as our business relationship lasts. You may also request a copy of this Privacy Notice in writing from us at any time by contacting us at the contact information provided above.



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PRIVACY NOTICE
(Borrower's Copy)

Texstar Escrow collects certain nonpublic personal information about our clients that is necessary to provide them with escrow services. Federal law requires us to tell you how we collect, share, and protect your nonpublic personal information. Please read this Privacy Notice carefully to understand what we do. If you have any questions or if you would like additional information, please feel free to contact us at the contact information provided above. Thank you!

The categories of nonpublic personal information Texstar Escrow collects depends on the escrow services being provided, but can include: (i) names, addresses, phone numbers, emails, and Social Security numbers; (ii) income, insurance and property information submitted on our Loan Servicing Instructions or included in any documentation provided to us; (iii) nonpublic personal information concerning your account information, account balances, payment history and financial transactions with us; and (iv) nonpublic personal information reported to us from a consumer reporting agency, such as credit history and credit scores.

Texstar Escrow does not disclose any nonpublic personal information it collects from its present or former clients to any affiliated or nonaffiliated third parties unless we receive your written authorization to do so, or as required by applicable law. Texstar Escrow treats all of its clients' personal information as confidential.

Texstar Escrow restricts access to nonpublic personal information about our clients, and only permits employees and authorized agents of Texstar Escrow to access the same for purposes of providing escrow services. Employees and authorized agents of Texstar Escrow are required to keep all such nonpublic personal information confidential. Texstar Escrow maintains administrative, technical and physical safeguards to protect our clients' nonpublic personal information.

By signing the Terms and Conditions Governing Escrow, you acknowledge that you have received a written copy of this Privacy Notice prior to the establishment of our business relationship, and further acknowledge that this Privacy Notice has been posted online at www.texstarescrow.com in a clear and conspicuous manner, that you use our website to access information about your escrow services, and agree to receive annual notices of this Privacy Notice at our website, which you will review from time to time, but in no event, less than annually, for as long as our business relationship lasts. You may also request a copy of this Privacy Notice in writing from us at any time by contacting us at the contact information provided above.



TEXAS DEPARTMENT OF SAVINGS & MORTGAGE LENDING

DISCLOSURE STATEMENT

Pursuant to Texas Finance Code Chapter 158.101, a registrant shall provide to the borrower of each residential mortgage loan the following notice not later than the 30th day after the registrant commences servicing the loan:

"COMPLAINTS REGARDING THE SERVICING OF YOUR MORTGAGE SHOULD BE SENT TO THE DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 North Lamar, Suite 201, Austin, Texas 78705. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT (877) 276-5550"

Request for Taxpayer Identification Number and Certification

**Give Form to the
requester. Do not
send to the IRS.**

Print or type See Specific Instructions on page 2.	1 Name (as shown on your income tax return). Name is required on this line; do not leave this line blank.	
	2 Business name/disregarded entity name, if different from above	
	3 Check appropriate box for federal tax classification; check only one of the following seven boxes: <input type="checkbox"/> Individual/sole proprietor or single-member LLC <input type="checkbox"/> Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=partnership) ▶ _____ Note. For a single-member LLC that is disregarded, do not check LLC; check the appropriate box in the line above for the tax classification of the single-member owner. <input type="checkbox"/> Other (see instructions) ▶ _____	4 Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3): Exempt payee code (if any) _____ Exemption from FATCA reporting code (if any) _____ <i>(Applies to accounts maintained outside the U.S.)</i>
	5 Address (number, street, and apt. or suite no.)	Requester's name and address (optional)
	6 City, state, and ZIP code	
7 List account number(s) here (optional)		

Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on line 1 to avoid backup withholding. For individuals, this is generally your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the Part I instructions on page 3. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN* on page 3.

Note. If the account is in more than one name, see the instructions for line 1 and the chart on page 4 for guidelines on whose number to enter.

Social security number											
				-				-			
or											
Employer identification number											

Part II Certification

Under penalties of perjury, I certify that:

- The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and
- I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and
- I am a U.S. citizen or other U.S. person (defined below); and
- The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions on page 3.

Sign Here	Signature of U.S. person ▶	Date ▶

General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

Future developments. Information about developments affecting Form W-9 (such as legislation enacted after we release it) is at www.irs.gov/fw9.

Purpose of Form

An individual or entity (Form W-9 requester) who is required to file an information return with the IRS must obtain your correct taxpayer identification number (TIN) which may be your social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN), to report on an information return the amount paid to you, or other amount reportable on an information return. Examples of information returns include, but are not limited to, the following:

- Form 1099-INT (interest earned or paid)
- Form 1099-DIV (dividends, including those from stocks or mutual funds)
- Form 1099-MISC (various types of income, prizes, awards, or gross proceeds)
- Form 1099-B (stock or mutual fund sales and certain other transactions by brokers)
- Form 1099-S (proceeds from real estate transactions)
- Form 1099-K (merchant card and third party network transactions)

- Form 1098 (home mortgage interest), 1098-E (student loan interest), 1098-T (tuition)
- Form 1099-C (canceled debt)
- Form 1099-A (acquisition or abandonment of secured property)

Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN.

If you do not return Form W-9 to the requester with a TIN, you might be subject to backup withholding. See What is backup withholding? on page 2.

By signing the filled-out form, you:

- Certify that the TIN you are giving is correct (or you are waiting for a number to be issued),
- Certify that you are not subject to backup withholding, or
- Claim exemption from backup withholding if you are a U.S. exempt payee. If applicable, you are also certifying that as a U.S. person, your allocable share of any partnership income from a U.S. trade or business is not subject to the withholding tax on foreign partners' share of effectively connected income, and
- Certify that FATCA code(s) entered on this form (if any) indicating that you are exempt from the FATCA reporting, is correct. See *What is FATCA reporting?* on page 2 for further information.

Request for Taxpayer Identification Number and Certification

**Give Form to the
requester. Do not
send to the IRS.**

Print or type See Specific Instructions on page 2.	1 Name (as shown on your income tax return). Name is required on this line; do not leave this line blank.	
	2 Business name/disregarded entity name, if different from above	
	3 Check appropriate box for federal tax classification; check only one of the following seven boxes: <input type="checkbox"/> Individual/sole proprietor or single-member LLC <input type="checkbox"/> C Corporation <input type="checkbox"/> S Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Trust/estate <input type="checkbox"/> Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=partnership) ▶ _____ Note. For a single-member LLC that is disregarded, do not check LLC; check the appropriate box in the line above for the tax classification of the single-member owner. <input type="checkbox"/> Other (see instructions) ▶ _____	4 Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3): Exempt payee code (if any) _____ Exemption from FATCA reporting code (if any) _____ <i>(Applies to accounts maintained outside the U.S.)</i>
	5 Address (number, street, and apt. or suite no.)	Requester's name and address (optional)
	6 City, state, and ZIP code	
7 List account number(s) here (optional)		

Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on line 1 to avoid backup withholding. For individuals, this is generally your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the Part I instructions on page 3. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN* on page 3.

Note. If the account is in more than one name, see the instructions for line 1 and the chart on page 4 for guidelines on whose number to enter.

Social security number										
			-				-			
or										
Employer identification number										
			-							

Part II Certification

Under penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and
2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and
3. I am a U.S. citizen or other U.S. person (defined below); and
4. The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions on page 3.

Sign Here	Signature of U.S. person ▶	Date ▶
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General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

Future developments. Information about developments affecting Form W-9 (such as legislation enacted after we release it) is at www.irs.gov/fw9.

Purpose of Form

An individual or entity (Form W-9 requester) who is required to file an information return with the IRS must obtain your correct taxpayer identification number (TIN) which may be your social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN), to report on an information return the amount paid to you, or other amount reportable on an information return. Examples of information returns include, but are not limited to, the following:

- Form 1099-INT (interest earned or paid)
- Form 1099-DIV (dividends, including those from stocks or mutual funds)
- Form 1099-MISC (various types of income, prizes, awards, or gross proceeds)
- Form 1099-B (stock or mutual fund sales and certain other transactions by brokers)
- Form 1099-S (proceeds from real estate transactions)
- Form 1099-K (merchant card and third party network transactions)

- Form 1098 (home mortgage interest), 1098-E (student loan interest), 1098-T (tuition)
- Form 1099-C (canceled debt)
- Form 1099-A (acquisition or abandonment of secured property)

Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN.

If you do not return Form W-9 to the requester with a TIN, you might be subject to backup withholding. See What is backup withholding? on page 2.

By signing the filled-out form, you:

1. Certify that the TIN you are giving is correct (or you are waiting for a number to be issued),
2. Certify that you are not subject to backup withholding, or
3. Claim exemption from backup withholding if you are a U.S. exempt payee. If applicable, you are also certifying that as a U.S. person, your allocable share of any partnership income from a U.S. trade or business is not subject to the withholding tax on foreign partners' share of effectively connected income, and
4. Certify that FATCA code(s) entered on this form (if any) indicating that you are exempt from the FATCA reporting, is correct. See *What is FATCA reporting?* on page 2 for further information.