

File Flow

Once Disclosures are uploaded the File is submitted through the Portal to the Loan Opener
The Opener will check uploaded docs and split docs into proper categories. TRV's, SSV's and flood certs are ordered (if applicable). She will look at the TPO process chart which the AE let us know what we order for each customer - you must make sure this is accurate. If it says we don't order the TRV and in fact we should it can delay closing 4-5 days. Link to google doc: https://docs.google.com/spreadsheets/d/1AciulFPwRXNAPnEMmwBX0fCiz_mis7QnJsOhCy07rXE/edit#gid=0

Opener will contact loan officer and AE if the 4506T or SS-89 is not completed properly or is not in the initial upload - she will submit the file to underwriting but will also let them know she needs the docs back ASAP so we don't delay closing.

File Underwritten and dispositioned

Approval Sent out

Review the following on the approval: Borrower's name, Loan Amount, Sales Price, Appraised Value, Loan term, rate and fico - if anything is incorrect please contact your AE or Underwriter

There are Underwriter to review conditions - LO is responsible to provide these items and upload

What is required for self employed borrower? Each file is going to have different requirements but the basic requirement is a CPA stating they have been in business for at least 2 years, year to date Profit and Loss and Balance Sheet.

Prior to Funding- review for anything that you need to provide prior to funding.

Prior to Docs - LO to provide - these are needed before docs can go out. CD can be released without these.

Disclosures - Broker to provide

1. 411.com or google borrower's employer to match paycheck stubs/1003
2. Blanket Processor Cert
3. CPL - Closing Protection Letter from title
4. GCA Report
5. LDP/GSA
6. Patriot Act Disclosure
7. Rate Lock Disclosure
8. SS-89 broker to provide wet signature from borrower
9. SSN results

10. Wire instructions from title
11. Processor to provide proof the appraisal was delivered to borrower by mail or electronic delivery
12. Borrowers Cert and Authorization - Wet signed
13. Credit authorization dated on or before original credit pull date
14. COC #1 example
15. LE examples
16. Closing conditions - review for any errors or any items you may need to provide.

Once your file is Clear to Close you email TPOclose@corp.openmtg.com

Your file is reviewed by our pre-closer. She will send out a list of items that she needs before the file can be released to closer. Once those items received she will email the LO letting them know the name of the closer and our turn times.

Open performs a QC audit on a certain number of files each month. You may also get additional conditions to work on from our compliance underwriter. You need to get these back to her ASAP so your file can continue in our normal flow.



open mortgage austin texas



All News Maps Images Shopping More Settings Tools

About 1,250,000 results (0.67 seconds)

ATFCU Mortgage Loans - atfcu.org

www.atfcu.org/

Competitive Rates - Great Service! Get Pre-Qualified online with ATFCU
Types: Auto Loans, Home Equity Loans, Investment Services, Commercial R. E. Loans, Mortgage Loans..
See Today's Mortgage Rates · Great Loan Rates · Really Free Checking · 24 Austin Metro Locations
549 Louis Henna Blvd - (512) 302-5555 - Open today · 9:00 AM - 6:00 PM

Austin Mortgages - Home Mortgage Experts - mortgagesolutions.net

www.mortgagesolutions.net/home_mortgage/lender (737) 444-8505

We Help You Find The Right Loan For You. Call To Learn More About Your Options.
Types: FHA Loans, Home Loans, First Time Home Loans, VA Home Loan
Apply Online Free Now · First Time Home Buyer · Contact Us · Types Of Home Loans
7500 Rialto Blvd #250, Austin, TX

Bank of Oklahoma Mortgage - Great For First Time Buyers

www.bankofoklahoma.com/Mortgages

Bank of Oklahoma Has An Easy Online Application Process. Apply With Us Today!
Types: Conventional Home Loan, FHA Loan, Jumbo Home Loans, Military Home Loan...

Carrington Mortgage Services - Homeownership Simplified

www.carringtonconnects.com/ (888) 218-8148

See if you can turn your rent payment into a mortgage payment!
Historically Low Rates · Zero Down Payment · Instantly Pre-Qualify · \$400-900 Underwriting Fee

Home - Open Mortgage, LLC

openmortgage.com/

... looking to refinance or interested in a reverse mortgage, Open Mortgage can ... MORTGAGE LENDING,
2601 NORTH LAMAR, SUITE 201, AUSTIN, TEXAS ...
Our Offices · Join Our Team · Our Team · Contact Us

Join Our Team - Open Mortgage, LLC

openmortgage.com/index.php/join-our-team/

... A COMPLAINT FORM TO THE TEXAS DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601
NORTH LAMAR, SUITE 201, AUSTIN, TEXAS 78705.

Our Offices - Open Mortgage, LLC

openmortgage.com/index.php/about-us/our-offices-new/

Phone: 512-492-3324 Email: JohnKardow@openmortgage.com ... AND MORTGAGE LENDING, 2601
NORTH LAMAR, SUITE 201, AUSTIN, TEXAS 78705.

Open Mortgage - Bedford, TX - Where Better Is Possible

crystalwhitten.openmortgage.com/

At Open Mortgage, we strive to bring you a better mortgage experience for all your life's big moments.
We're committed to providing you unparalleled support, ...

Open Mortgage - Mortgage Lenders - 14101 W Hwy 290, Austin, TX ...

https://www.yelp.com/ Financial Services · Mortgage Lenders

Rating: 2.5 - 3 reviews
(512) 492-3300 · 14101 W Hwy 290, Ste 1300, Austin, TX 78737.

Open Mortgage - Austin, TX - Lending - Reach150

reach150.com/open-mortgage-austin/review

1928 Recommendations for Open Mortgage - Robert did an outstanding job of navigating us through
the mortgage process. He answered questions and helped ...

Open Mortgage, LLC - Home | Facebook

https://www.facebook.com/ Places · Austin, Texas

Rating: 4.3 - 21 votes
14101 W Highway 290, Austin, TX 78737 ... Open Mortgage, LLC, Austin, TX. ... See more of Open
Mortgage, LLC by logging into Facebook. Message this Page ...

Open Mortgage Reviews | Glassdoor

https://www.glassdoor.com/Reviews/Open-Mortgage-Reviews-E246832.htm

Rating: 3.1 - 15 reviews

Open Mortgage logo with 'Perfect' icon and 'See photos' link

Open Mortgage, LLC

Website

5.0 2 Google reviews
Mortgage lender in Hays County, Texas

Address: 14101 US-290, Austin, TX 78737

Hours: Open today · 9AM-5PM

Phone: (512) 492-3300

Suggest an edit

Reviews from the web

4.3/5 Facebook · 21 votes

Reviews

Write a review



"Thank you for all you have for our fami
home buying!"



"Thank you and God Bless Mr. Hall."

View all Google reviews

Send to your phone

People also search for

View



Ryan Leahy
Cornersta...
Mortgage
Lender



W R Starkey
Mortgage
Lender



360
Mortgage
Group
Mortgage
Lender

Dec 15, 2010 - I have been working at Open Mortgage full-time (More than 5 years). Pros. I have had ... Former Employee - Loan Officer Assistant in Austin, TX.

BBB Business Profile | Open Mortgage - Better Business Bureau
https://www.bbb.org/central-texas/.../mortgage.../open-mortgage-in-austin-tx-56148
BBB Accredited since 2010. This business provides Mortgage Bankers in Austin, TX. View rating, customer reviews, contact information and more.

Open Mortgage Austin TX, 78737 - Manta.com
www.manta.com > ... : Mortgage Brokers
Get information, directions, products, services, phone numbers, and reviews on Open Mortgage in Austin, TX. Discover more Mortgage Bankers and Loan ...

Austin's Leading Home Lender - Local, Accountable, Fast Close
get.johnmcclellan.com/Prequalify/LoanInformation (512) 887-6480
Supreme Lending's John McClellan! Sorry, No Mobile, Build or Lot Loans.
Types: Single Family, Condo...

Mortgage Rates Texas - We Beat The Big Lenders
www.austincapitalmortgage.com/Texas/Mortgage
Affordable Texas Mortgage Rates & Home Loans. Apply Today!
Services: Home purchase refinancing, Mortgage refinancing, Fixed rate mortgage
Today's mortgage rates · Get a quote · Document checklist · Get preapproved

Compare Home Mortgages - Mortgage Companies Near You
www.lendingtree.com/Home/Mortgages
4.8 rating for lendingtree.com
Find A Mortgage You Can Afford! LendingTree® - #1 Place To Shop For Money.
Services: Home Purchase, Refinance, Home Equity Line
5/1 ARM - from \$860.00/mo - 3.65% APR · More

Searches related to open mortgage austin texas

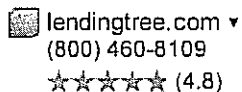
- open mortgage branches
- open mortgage loan?
- open mortgage reviews
- open mortgage home lending reviews
- open mortgage wholesale
- open mortgage jobs
- open mortgage careers
- open mortgage tulsa

1 2 3 4 5 6 7 8 9 10 Next

74429, Coweta, OK - Reported by this computer - Use precise location - Learn more

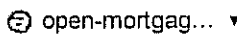
Help Send feedback Privacy Terms

Ads by Google



Compare Home Mortgages - Mortgage Companies Near You

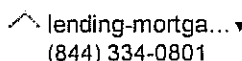
Find A **Mortgage** You Can Afford! LendingTree® - #1 Place To Shop For Money.
Services: Home Purchase, Refinance, Home Equity Line
A+ Rated - Better Business Bureau



Low Rate Open Mortgage

Rates at 2.7% Fixed. No Hidden Fees or Points! 2.9% APR. Free Quotes.
No Obligations · Easy Process

Refinance Now Lower Your Mortgage
Find Lowest Rate VA Refinance
Free 30 Sec. Quote



2.5% Fixed Mortgage Rate

Low 10 15-Yr 30-Yr Rates, 3.1 APR*. Calculate New Rate/Payment Fast!
Best Purchase Rates · Rates from 2.5% 2.7 APR* · Calculate New Payment Now

Types: 5 Year Arm, 15 Year Fixed, 30 Year Fixed

Refinance 2.5% 2.7 APR* 2.5% 15-Yr Fixed Mortgage
Streamline 2.5% 2.7 APR* Free Mortgage Calculator
VA Loan 2.5% 2.7 APR* 2.5% HARP 2.0 Refinance

Open Mortgage

Hours

Mon: 9:00am-5:00pm
Tue: 9:00am-5:00pm
Wed: 9:00am-5:00pm
Thu: 9:00am-5:00pm
Fri: 9:00am-5:00pm

Phone Numbers

Call 888-620-6626
Call 512-492-3300

Address

14101 W Highway 290 Ste 1300 Austin, TX 78737-9331 Austin TX 78737 United States
Website

Nearby businesses

- Thunder Cloud Subs Restaurants
- Smoke N Hops
- John Christian Co Jewelry Design
- Carved Creations Jewelry
- Genesis Nutritional product Inc
- Cowboy Chrome Leather Co

Print this page



To whom it may concern:

I, _____, hereby certify that all copies in this file are true and correct copies of the original documents.

Thank you,

(signature of processor)



First American Title™

Addressee: Open Mortgage LLC
ISAO/ATIMA
14101 W Highway 290
Bldg 1300
Austin, TX 78737

Date: 5/31/2017

Name of Issuing Agent or Approved Attorney (the "Issuing Agent" or "Approved Attorney," as the case may require):

Executives' Title & Escrow, L.L.C.
8522 East 61st Street
Tulsa, OK 74133

Transaction (the "Real Estate Transaction"):

Closing Date:
Loan #:
File #:

Re: Closing Protection Letter

Dear Sir or Madam:

In consideration of Your acceptance of this letter, First American Title Insurance Company (the "Company"), agrees to indemnify You for actual loss of Funds incurred by You in connection with the closing of the Real Estate Transaction conducted by the Issuing Agent or Approved Attorney on or after the date of this letter, subject to the Conditions and Exclusions set forth below and provided:

- (A) the Company issues or is contractually obligated to issue a Policy for Your protection in connection with the closing of the Real Estate Transaction;
- (B) You are to be the (i) lender secured by the Insured Mortgage or (ii) purchaser or lessee of the Title;
- (C) the aggregate of all Funds You transmit to the Issuing Agent or Approved Attorney for the Real Estate Transaction does not exceed \$5,000,000.00; and
- (D) Your loss is solely caused by:
 - 1. failure of the Issuing Agent or Approved Attorney to comply with Your written closing instructions that relate to:
 - (a) the disbursement of Funds necessary to establish the status of the Title or the validity, enforceability, or priority of the lien of the Insured Mortgage; or
 - (b) the obtaining of any document, specifically required by You, but only to the extent that the failure to obtain the document affects the status of the Title or the validity, enforceability, or priority of the lien of the Insured Mortgage;

or

Validation Code: dc7678b0-4633-44 Online Validation: <https://agency.myfirstam.com/validation/>

Agency Support Center – 7360 Bryan Dairy Rd., Suite 200, Largo, FL 33777, 1.866.701.3361

Copyright 2006-2014 American Land Title Association. All rights reserved. The use of this Form is restricted to ALTA licensees and ALTA members in good standing as of the date of use. All other uses are prohibited. Reprinted under license from the American Land Title Association.



First American Title™

2. fraud, theft, dishonesty, or misappropriation of the Issuing Agent or Approved Attorney in handling Your Funds or documents in connection with the closing, but only to the extent that the fraud, theft, dishonesty, or misappropriation relates to the status of the Title or to the validity, enforceability, or priority of the lien of the Insured Mortgage.

Conditions and Exclusions

1. Your transmittal of Funds or documents to the Issuing Agent or Approved Attorney constitutes Your acceptance of this letter.
2. For purposes of this letter:
 - a. "Commitment" means the Company's written contractual agreement to issue the Policy.
 - b. "Funds" means the money received by the Issuing Agent or Approved Attorney for the Real Estate Transaction.
 - c. "Policy" or "Policies" means the contract or contracts of title insurance, each in a form adopted by the American Land Title Association, issued or to be issued by the Company in connection with the closing of the Real Estate Transaction.
 - d. "You" or "Your" means the Addressee of this letter, the borrower if the Land is solely improved by a one-to-four family residence, and subject to all rights and defenses relating to a claim under this letter that the Company would have against the Addressee,
 - (i) the assignee of the Insured Mortgage; and
 - (ii) the warehouse lender in connection with the Insured Mortgage.
 - e. "Indebtedness," "Insured Mortgage," "Lend," and "Title" have the same meaning given them in the American Land Title Association Loan Policy (06-17-06).
3. The Company shall have no liability under this closing protection letter for loss arising out of:
 - a. failure of the Issuing Agent or Approved Attorney to comply with Your closing instructions that require title insurance protection inconsistent with that set forth in the Commitment. Your written closing instructions received and accepted by the Issuing Agent or Approved Attorney after issuing the Commitment that require the removal, where allowed by state law, rule, or regulation, of specific Schedule B Exceptions from Coverage or compliance with the requirements contained in the Commitment shall not be deemed to require inconsistent title insurance protection;
 - b. loss or impairment of Your Funds in the course of collection or while on deposit with a bank due to bank failure, insolvency, or suspension, except loss or impairment resulting from failure of the Issuing Agent or Approved Attorney to comply with Your written closing instructions to deposit the Funds in a bank that You designated by name;
 - c. any constitutional or statutory lien or claim of lien that arises from services, labor, materials, or equipment, if any Funds are to be used for the purpose of construction, alteration, or renovation. This subsection does not affect the coverage, if any, as to any lien for services, labor, materials, or equipment afforded in the Policy;
 - d. fraud, theft, misappropriation, dishonesty, or negligence of Your employee, agent, attorney, or broker;
 - e. Your settlement or release of any claim without the Company's written consent;
 - f. any matters created, suffered, assumed, or agreed to or actually known by You;

Validation Code: dc7678b0-4633-44 Online Validation: <https://agency.myfirstam.com/validation/>

Agency Support Center – 7360 Bryan Dairy Rd., Suite 200, Largo, FL 33777, 1.866.701.3361

Copyright 2006-2014 American Land Title Association. All rights reserved. The use of this Form is restricted to ALTA licensees and ALTA members in good standing as of the date of use. All other uses are prohibited. Reprinted under license from the American Land Title Association.



First American Title™

- g. Federal consumer financial law, as defined in 12 U.S.C. § 5481(14), or other federal or state laws relating to truth-in-lending, a borrower's ability to repay a loan, qualified mortgages, consumer protection, or predatory lending;
 - h. federal or state laws establishing the standards or requirements for asset-backed securitization including, but not limited to, exemption from credit risk retention;
 - i. the periodic disbursement of Funds to pay for construction, alteration, or renovation on the Land relating to the Real Estate Transaction; or
 - j. the Issuing Agent or Approved Attorney acting in the capacity of a qualified Intermediary or facilitator for tax deferred exchange transactions as provided in Section 1031 of the Internal Revenue Code.
4. If the closing is to be conducted by an Approved Attorney, a Commitment must have been received by You prior to the transmittal of Your final closing instructions to the Approved Attorney.
5. When the Company shall have indemnified You pursuant to this letter, it shall be subrogated to all rights and remedies You have against any person or property had You not been indemnified. The Company's liability for indemnification shall be reduced to the extent that You have impaired the value of this right of subrogation.
6. The Company's liability for loss under this letter shall not exceed the least of:
 - a. the amount of Your Funds;
 - b. the Company's liability under the Policy at the time written notice of a claim is made under this letter;
 - c. the value of the lien of the Insured Mortgage; or
 - d. the value of the Title Insured or to be Insured under the Policy at the time written notice of a claim is made under this letter.
7. If You are not a purchaser, borrower, or lessee, You must hold the indebtedness both at the time that the Company is notified of a claim pursuant to this letter and at the time that payment is made to make a claim for indemnification under this letter.
8. Payment to You or to the owner of the indebtedness under the Policy or Policies or from any other source shall reduce liability under this letter by the same amount. Payment in accordance with the terms of this letter shall constitute a payment pursuant to the Conditions of the Policy.
9. The Issuing Agent is the Company's agent only for the limited purpose of issuing Policies. Neither the Issuing Agent nor the Approved Attorney is the Company's agent for the purpose of providing closing or settlement services. The Company's liability for Your loss arising from closing or settlement services is strictly limited to the contractual protection expressly provided in this letter. Other than as expressly provided in this letter, the Company shall have no liability for loss resulting from the fraud, theft, dishonesty, misappropriation, or negligence of any party to the Real Estate Transaction, the lack of creditworthiness of any borrower connected with the Real Estate Transaction, or the failure of any collateral to adequately secure a loan connected with the Real Estate Transaction.
10. In no event shall the Company be liable for a loss if the written notice of a claim is not received by the Company within one year from the date of the closing, from the date of the transmittal of Funds. The condition that the Company must be provided with written notice under this provision shall not be excused by lack of prejudice to the Company.
11. You must promptly send written notice of a claim under this letter to the Company at its principal office at First American Title Insurance Company, Attn: Claims National Intake Center, 1 First American Way, Santa Ana, CA 92707. If the Company is prejudiced by Your failure to provide prompt notice, the Company's liability to You under this letter shall be reduced to the extent of the prejudice.

Validation Code: dc7678b0-4633-44 Online Validation: <https://agency.myfirstam.com/validation/>

Agency Support Center – 7360 Bryan Dairy Rd., Suite 200, Largo, FL 33777, 1.866.701.3361



First American Title™

12. The Company shall have no liability under this letter if:
 - a. the Real Estate Transaction has not closed within one year from the date of this letter; or
 - b. at any time after the date of this letter, but before the Real Estate Transaction closes, the Company provides written notice of termination of this letter to the Addressee at the address set forth above.
13. The protection of this letter extends only to real estate in Oklahoma, and any court or arbitrator shall apply the law of the jurisdiction where the Land is located to interpret and enforce the terms of this letter. In neither case shall the court or arbitrator apply its conflicts of law principles to determine the applicable law. Any litigation or other proceeding under this letter must be filed only in a state or federal court within the United States of America or its territories having appropriate jurisdiction.
14. Either the Company or You may demand that any claim arising under this letter be submitted to arbitration pursuant to the Title Insurance Arbitration Rules of the American Land Title Association, unless You have a Policy for the Real Estate Transaction with an Amount of Insurance greater than \$2,000,000. There shall be no right for any claim under this letter to be arbitrated or litigated on a class action basis. If You have a Policy for the Real Estate Transaction with an Amount of Insurance greater than \$2,000,000, a claim arising under this letter may be submitted to arbitration only when agreed to by both the Company and You. If the Real Estate Transaction solely involves a one-to-four family residence and You are the purchaser or borrower, the Company will pay the costs of arbitration.

This closing protection letter supersedes and cancels any previous letter or similar agreement for closing protection that applies to the Real Estate Transaction.

FIRST AMERICAN TITLE INSURANCE COMPANY

BY:

Phillip Sholar, SVP, Director of Underwriting

Validation Code: dc7678b0-4633-44 Online Validation: <https://agency.myfirstam.com/validation/>

Agency Support Center – 7360 Bryan Dairy Rd., Suite 200, Largo, FL 33777, 1.866.701.3361

Copyright 2009-2014 American Land Title Association. All rights reserved. The use of this Form is restricted to ALTA licensees and ALTA members in good standing as of the date of use. All other uses are prohibited. Reprinted under license from the American Land Title Association.



General Closing Agent
Due Diligence Report

Contact: Laura Kardow

I	Date	Ordered By	Contact Email	Loan Name	LOAN #
	6/14/17				

II Closing Agent Information					
Issuing or Closing Agency	Executives Title & Escrow LLC				
Address					
Name of Issuing or closing agent contact		Phone		E-Mail	

III Due Diligence Search		
	Results	Attachment
Company Search	Clear	
Individual Search		
Criminal and Civil Litigation History	Clear	
Judgments and Liens	Clear	
WatchList-Government (e.g. GSA, FNMA, OFAC, CFPB, DOJ, HUD)	Clear	

IV	AGENT/CPL VALIDATION *	Insurance Company - Underwriter	Validation Date	Method (e.g phone..)
		First American Title Insurance	6/14/17	ONLINE VALIDATION PLATFORM
	Notable Absences or Deficiencies			

★ Validation may take 1-4 days, due to underwriter response.

Notes:

RESULTS: **Clear**

The information contained in this report is proprietary to LCG and is composed from information received via the vendor, as well as public and non-public sources. This Report is not intended to be a determination of competency and Client should not use this report as the sole basis upon which to make an approval decision on the subject Vendor. This service is provided as a risk management tool only.

© 2017 Vendors Compliance Group, Inc. All Rights Reserved. This Vendor Due Diligence Report is copyrighted material and provided to you for your corporate use only and may not be used commercially or for commercial distribution. Client must give prior written permission for this work, or any part thereof, to be used, reproduced, or transmitted in any form or by any means, by or to any party outside of Client, its regulators and investors.



OpenMortgage
home lending

LDP/GSA Search List

Borrower: _____

Co- Borrower: _____

Sellers: _____

Loan Officer: _____

Loan Officer Assistant: _____

Open Mortgage Processor: _____

Open Mortgage Underwriter: _____

Open Mortgage, LLC and DBA: _____

Appraisal Management: _____

Appraiser: _____

Appraisal Company: _____

Title Company: _____

Attorney/Closing Agent: _____

Closing Agent/Processor for Title: _____

Buyer's Realtor: _____

Real Estate Company: _____

Seller's Realtor: _____

Real Estate Company: _____

Please complete form and submit with LDP/GSA findings. If a field above is not applicable, please enter

N/A and leave no fields blank. Thank you for your help!

U.S. Department of Housing and Urban Development

Limited Denial of Participation, HUD Funding Disqualifications and Voluntary Abstentions list as of 6/4/2017

All LDPs

Records Found: 10

Subject I	Affiliate	Address	Scope of Disqualification	Disqualification Start Date	Disqualification End Date	Disqualification List Date	Office	Contact Person	Contact Office Phone	Contact Email
		Miami, FL	All HUD Programs; Section 8 Rental Assistance Program;	08/16/2016	08/15/2026	08/25/2016	Florida State Office	Field, Stanley E.	202-245-4122	Stanley E. Field@HUD.Gov
		Fredonia, KS	All HUD Programs; Voluntary Abstention from All HUD Programs;	02/04/2016	02/03/2061	02/04/2016	Kansas/Missouri State Office	Field, Stanley E.	202-245-4122	Stanley E. Field@HUD.Gov
		Dix Hills, NY	Voluntary Abstention from All HUD Programs;	03/23/2012	03/22/2022	05/29/2012	New York State Office	Granastein, Michael E.	212-542-7258	Michael E. Granastein@HUD.Gov
		Dix Hills, NY	Voluntary Abstention from All HUD Programs;	03/23/2012	03/22/2022	05/29/2012	New York State Office	Granastein, Michael E.	212-542-7258	Michael E. Granastein@HUD.Gov
		River Ridge, LA	All Housing Programs;	12/14/2016	12/13/2017	01/03/2017	Louisiana State Office	Baker, Karen K.	303-675-1680	Karen K. Baker@HUD.Gov
		Pueblo, CO	All Housing Programs;	06/21/2016	06/20/2017	08/05/2016	Denver SF Homeownership Center	Peterson, Dennis	(800) 225-5342, ext. 1603	Dennis G. Peterson@HUD.Gov
		San Diego, CA	All Housing Programs;	10/31/2013	10/30/2023	02/27/2014	California State Office	Field, Stanley E.	202-245-4122	Stanley E. Field@HUD.Gov
		San Diego, CA	All Housing Programs;	10/31/2013	10/30/2023	02/27/2014	California State Office	Field, Stanley E.	202-245-4122	Stanley E. Field@HUD.Gov
		Brighton, MA	All HUD Programs;	11/02/2009	11/01/2019	04/12/2010	Massachusetts State Office	D'arpino, Ann	617-994-8254	Ann D'armino@HUD.Gov
		Brighton, MA	All HUD Programs;	11/02/2009	11/01/2019	04/12/2010	Massachusetts State Office	D'arpino, Ann	617-994-8254	Ann D'armino@HUD.Gov

SAM Search Results
List of records matching your search for :

Search Term : -
Record Status: Active

No Search Results

SAM Search Results
List of records matching your search for :

Search Term : timsco*
Record Status: Active

ENTITY [REDACTED] TIMSCO, INC.	Status:Active
DUNS: 051758738 +4:	CAGE Code: 6K918 DoDAAC:
Expiration Date: Apr 6, 2018	Has Active Exclusion?: No Delinquent Federal Debt?: No
Address: 5300 BEECH PL City: TEMPLE HILLS ZIP Code: 20748-2040	State/Province: MARYLAND Country: UNITED STATES

Customer Identification Documentation Patriot Act

The USA Patriot Act requires all financial institutions to obtain, verify and record information that identifies every customer. Completion of this documentation is required in order to comply with the USA Patriot Act. A completed copy of this information must be retained with the loan file.

Application Number _____ Date _____

Name of Applicant _____

Social Security # _____ Date of Birth _____

Present Address _____

Mailing Address _____

Primary Identification Documentation

Document Type _____ Other Document Type _____

Document Number _____

Issue Date _____ Expiration Date _____

Issued by _____

Secondary Identification Documentation

Document Type _____ Other Document Type _____

Document Number _____

Issue Date _____ Expiration Date _____

Issued by _____

Discrepancies and Resolution

Completed by _____

Lock-In Confirmation

Borrower(s):

Lender:

OPEN MORTGAGE, LLC
14101 W. HWY 290, SUITE 1300
AUSTIN, TX 78737
PHONE: (888) 602-6626
Prepared Date:

Loan Number:

This is to confirm that the interest rate, discount points, and other terms set forth in your Loan Financing Agreement for your loan application with OPEN MORTGAGE, LLC were locked-in according to the terms below:

Loan Type: _____
Program Type: _____
Loan Amount: _____
Loan Term / Due: _____
Interest Rate: _____
Discount Points (Percentage + Fee) _____ % + \$ _____ = \$ _____
Origination Fees (Percentage + Fee) _____ % + \$ _____ = \$ _____
Expiration Date: _____
Lock-In Fee _____

This lock-in agreement is not a commitment or agreement to grant your loan request or a loan approval. The loan must be fully underwritten and all conditions must be met prior to the loan closing. It is important that you provide all requested documentation in a timely manner. Lock-in terms will remain in effect through the expiration date except as noted below.

The locked-in interest rate and terms apply solely to the type of mortgage loan for which you have applied and have requested this lock-in for, and has been set as a result of the repayment term, loan amount, program, property and anticipated closing date. You acknowledge and understand that in the event that any of these items are changed, the locked-in interest rate and terms above may no longer be valid and a new lock-in agreement will have to be entered into and another lock-in fee may be charged.

Thank you for making your loan application with OPEN MORTGAGE, LLC. Please contact your representative if you have any questions concerning this Lock-In Confirmation.

I/we hereby acknowledge receipt of this Lock-In Confirmation and accept the terms as set forth above.

Date

Date

Authorization for the Social Security Administration (SSA) To Release Social Security Number (SSN) Verification

Printed Name:	Date of Birth:	Social Security Number:
---------------	----------------	-------------------------

I want this information released because I am conducting the following business transaction:
Mortgage

Reason (s) for using CBSV: (Please select all that apply)

- Mortgage Service Banking Service
- Background Check License Requirement
- Credit Check Other

with the following company ("the Company"):

Company Name: Open Mortgage

Company Address: 14101 W HWY 290 BLDG 1300 Austin, TX 78737

I authorize the Social Security Administration to verify my name and SSN to the Company and/or the Company's Agent, if applicable, for the purpose I identified.

The name and address of the Company's Agent is:

NCS
2 Buffalo Avenue Egg Harbor City, NJ 08215

I am the individual to whom the Social Security number was issued or the parent or legal guardian of a minor, or the legal guardian of a legally incompetent adult. I declare and affirm under the penalty of perjury that the information contained herein is true and correct. I acknowledge that if I make any representation that I know is false to obtain information from Social Security records, I could be found guilty of a misdemeanor and fined up to \$5,000.

This consent is valid only for 90 days from the date signed, unless indicated otherwise by the individual named above. If you wish to change this timeframe, fill in the following:

This consent is valid for _____ days from the date signed. _____ (Please initial.)

Signature _____ Date Signed _____

Relationship (if not the individual to whom the SSN was issued): _____

Contact information of individual signing authorization:

Address _____

City/State/Zip _____

Phone Number _____

Privacy Act Statement

SSA is authorized to collect the information on this form under Sections 205 and 1106 of the Social Security Act and the Privacy Act of 1974 (5 U.S.C. § 552a). We need this information to provide the verification of your name and SSN to the Company and/or the Company's Agent named on this form. Giving us this information is voluntary. However, we cannot honor your request to release this information without your consent. SSA may also use the information we collect on this form for such purposes authorized by law, including to ensure the Company and/or Company's Agent's appropriate use of the SSN verification service.

Paperwork Reduction Act Statement - This information collection meets the requirements of 44 U.S.C. § 3507, as amended by section 2 of the Paperwork Reduction Act of 1995. You do not need to answer these questions unless we display a valid Office of Management and Budget control number. We estimate that it will take about 3 minutes to complete the form. *You may send comments on our time estimate above to: SSA, 6401 Security Blvd., Baltimore, MD 21235-6401. Send to this address only comments relating to our time estimate, not the completed form.*

-----TEAR OFF -----

NOTICE TO NUMBER HOLDER

The Company and/or its Agent have entered into an agreement with SSA that, among other things, includes restrictions on the further use and disclosure of SSA's verification of your SSN. To view a copy of the entire model agreement, visit <http://www.ssa.gov/cbsv/docs/SampleUserAgreement.pdf>

SSA CONFIRM™		Social Security Number Match Verification Through Social Security Administration	
Target Name:	Data Source:	Network Source:	
US Social Security Administration		NCS / National Credit-reporting System, Inc.	
End User ID: OPEN MORTGAGE 14101 HWY 290 W BLDG 1300 AUSTIN, TX 78737		Reporting Agency: AVANTUS, LLC - AVANTUS, LLC (040031) 600 SAW MILL RD WEST HAVEN, CT 06516	
Comments:		Report No:	
		Verified:	
		Date Sent:	
		Order No:	
		Loan No:	
		Ordered By:	SCOTT GORDON
		Date Recvd:	06/01/2017
		Client No:	

ORDER INFORMATION SUBMITTED FOR VERIFICATION BY REQUESTER: Order Date: 06/01/2017
Target name:
Target Date-of-Birth:
Target Social Security No.:

CERTIFIED: The Network Source certifies that it has provided the Social Security Administration ("SSA") with authorization to release the results of the search of SSA records on the Target Information and SSA reports as follows:	
X	U.S. Social Security Administration records DO VERIFY that the Target Social Security Number matches the Target Name and Target Date-of-Birth shown above in the Order Information Submitted for Verification By Requester. VERIFIED AS MATCH
	U.S. Social Security Administration records DO NOT MATCH the Target Social Security Number with the Target Name and Target Date-of-Birth as submitted in the Order Information Submitted for Verification By Requester.

If the Social Security Administration's records do not match the Order Information Submitted for Verification, you may wish to do the following:

- Ask to see the individual's Social Security Card to assure that the SSN, name and provided date-of-birth were correctly shown on your order.
- If an error was made on the order, consider resubmitting corrected information.
- If the SSN card and your order information match, consider asking the individual to go to the nearest Social Security Field Office to determine the nature of the problem. He/she must take one or more forms of identification with them (preferably one should be a picture ID) plus the Social Security card they are currently using. Examples of acceptable proofs of identity are:
 - Driver's license
 - Employee ID Card
 - Passport
 - Marriage or divorce record
 - Adoption record
 - Health Insurance Card (not Medicare)
 - Military records
 - Insurance policy
 - School ID Card

If the SSA's records are wrong, only the number-holder can request that the record be corrected.

Executives Title & Escrow, LLC
8522 East 61st Street
Tulsa, OK 74133
Phone (918) 745-9977 • Fax (918) 742-1432

WIRE INSTRUCTIONS

The wiring information for Executives Title & Escrow Company, LLC, Sapulpa Trust Account is as follows:

1.) **RECEIVING BANK:**
Routing No.
BANKERS BANK
Ph 205.948.8888

2.) **BENEFICIARY ACCOUNT # & NAME:**
Account Name: **TRIAD BANK**
(this is not an intermediary bank,
Triad has an account set up with Bankers Bank)

3.) **ADDITIONAL INFORMATION:**
(this will let Triad know who to credit once it posts to their account)
For Further Information:

Please also reference:
Business Property Address/Executives Sapulpa Branch

The wiring needs to be completed to Executives Title & Escrow Company, LLC, Sapulpa before 2:00 p.m. Central Standard Time. If you have any questions regarding the above information, please contact the undersigned at the telephone number listed below.

Sincerely,



Borrower Acknowledgement of Appraisal Delivery

Date: _____

Applicant(s): _____

Loan Number: _____

Property Address: _____

As earlier disclosed in the Appraisal Report Delivery Disclosure, I understand that I am entitled to receive a copy of any appraisal concerning the subject property at least three business days prior to signing my loan closing.

By signing below, I acknowledge receipt of any appraisal concerning the subject property at least three (3) business days prior to closing

Date report received: _____

Borrower Date

Borrower Date

Borrower's Certification and Authorization

CERTIFICATION

The Undersigned certify the following:

1. I/We have applied for a mortgage loan from _____. In applying for the loan, I/We completed a loan application containing various information on the purpose of the loan, the amount and source of the down payment, employment and income information, and the assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application or other documents, nor did I/We omit any pertinent information.
2. I/We understand and agree that _____ reserves the right to change the mortgage loan review processes to a full documentation program. This may include verifying the information provided on the application with the employer and/or the financial institution.
3. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, Section 1014.

AUTHORIZATION TO RELEASE INFORMATION

To Whom It May Concern:

1. I/We have applied for a mortgage loan from _____. As part of the application process, _____ and the mortgage guaranty insurer (if any), may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.
2. I/We authorize you to provide to _____ and to any investor to whom _____ may sell my mortgage, any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income; bank, money market and similar account balances; credit history; and copies of income tax returns.
3. _____ or any investor that purchases the mortgage may address this authorization to any party named in the loan application.
4. A copy of this authorization may be accepted as an original.

Borrower Signature _____

Co-Borrower Signature _____

Date: _____

Date: _____

Borrower Credit Authorization

Privacy Act Notice: This information is to be used by the agency collecting it or its assignees in determining whether you qualify as a prospective mortgagor under its program. It will not be disclosed outside the agency except as required and permitted by law. You do not have to provide this information, but if you do not, your application for approval as a prospective mortgagor or borrower may be delayed or rejected. The information requested in this form is authorized by Title 38, USC, Chapter 37 (if VA); by 12 USC, Section 1701 et. Seq. (if HUD/FHA); by 42 USC, Section 1452b (if HUD/CPD); and Title 42 USC, 1471 et. Seq., or 7 USC, 1921 et. seq. (if USDA/FmHA).

Part I – General Information

1. Borrower(s)		2. Name and address of Lender/Broker	
3. Date	4. Loan Number		

Part II – Borrower Authorization

I hereby authorize the Lender/Broker to verify my past and present employment earnings records, bank accounts, stock holdings, and any other asset balances that are needed to process my mortgage loan application. I further authorize the Lender/Broker to order a consumer credit report and verify other credit information, including past and present mortgage and landlord references. It is understood that a copy of this form will also serve as authorization.

The information the Lender/Broker obtains is only to be used in the processing of my application for a mortgage loan.

Borrower

Date

Borrower

Date



14101 W Hwy 290
BLDG. #1300
Austin, TX 78737

Save this Loan Estimate to compare with your Closing Disclosure.

Loan Estimate

DATE ISSUED 5/31/2017
APPLICANTS

LOAN TERM 30 years
PURPOSE Purchase
PRODUCT Fixed Rate
LOAN TYPE Conventional FHA VA
LOAN ID #
RATE LOCK NO YES, until

PROPERTY

SALE PRICE \$186,000

Before closing, your interest rate, points, and lender credits can change unless you lock the interest rate. All other estimated closing costs expire on 6/14/2017 at 12:00 AM PDT

Loan Terms		Can this amount increase after closing?
Loan Amount	\$182,631	NO
Interest Rate	5.25%	NO
Monthly Principal & Interest <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$1,008.50	NO
		Does the loan have these features?
Prepayment Penalty		NO
Balloon Payment		NO

Projected Payments		Years 1-30
Payment Calculation		
Principal & Interest		\$1,008.50
Mortgage Insurance	+	127
Estimated Escrow <i>Amount can increase over time</i>	+	167
Estimated Total Monthly Payment		\$1,303
Estimated Taxes, Insurance & Assessments <i>Amount can increase over time</i>	\$167 a month	This estimate includes <input checked="" type="checkbox"/> Property Taxes <input checked="" type="checkbox"/> Homeowner's Insurance <input type="checkbox"/> Other: <i>See Section G on page 2 for escrowed property costs. You must pay for other property costs separately.</i>
		In escrow? YES YES

Costs at Closing	
Estimated Closing Costs	\$10,169 Includes \$8,945 in Loan Costs + \$2,866 in Other Costs – \$1,642 in Lender Credits. See page 2 for details.
Estimated Cash to Close	\$28 Includes Closing Costs. See Calculating Cash to Close on page 2 for details.

Visit www.consumerfinance.gov/mortgage-estimate for general information and tools.



Closing Cost Details

Loan Costs		Other Costs	
A. Origination Charges	\$3,989	E. Taxes and Other Government Fees	\$219
% of Loan Amount (Points)		Recording Fees and Other Taxes	\$200
ADMINISTRATION FEE	\$399	Transfer Taxes	\$19
ORIGINATOR COMPENSATION	\$3,590	F. Prepays	\$1,894
		Homeowner's Insurance Premium (12 months)	\$1,500
		Mortgage Insurance Premium (months)	
		Prepaid Interest (\$26.268842 per day for 15 days @ 5.25%)	\$394
		Property Taxes (months)	
		G. Initial Escrow Payment at Closing	\$753
B. Services You Cannot Shop For	\$3,956	Homeowner's Insurance \$125.00 per month for 3 mo.	\$375
APPRAISAL FEE	\$700	Mortgage Insurance per month for mo.	
CREDIT REPORT	\$100	Property Taxes per month for mo.	
FLOOD CERTIFICATION	\$15	COUNTY PROPERTY TAX \$42.00 per month for 9 mo.	\$378
UPFRONT MORTGAGE INSURANCE PREMIUM	\$3,141		
		H. Other	
C. Services You Can Shop For	\$1,000		
TITLE - CLOSING/ESCROW FEE	\$400	I. TOTAL OTHER COSTS (E + F + G + H)	\$2,866
TITLE - LENDER'S TITLE INSURANCE	\$600	J. TOTAL CLOSING COSTS	\$10,169
		D + I	\$11,811
		Lender Credits	-\$1,642
D. TOTAL LOAN COSTS (A + B + C)	\$8,945	Calculating Cash to Close	
		Total Closing Costs (J)	\$10,169
		Closing Costs Financed (Paid from your Loan Amount)	\$0
		Down Payment/Funds from Borrower	\$3,369
		Deposit	-\$4,000
		Funds for Borrower	\$0
		Seller Credits	-\$3,000
		Adjustments and Other Credits	-\$6,510
		Estimated Cash to Close	\$28



Additional Information About This Loan

LENDER OPEN MORTGAGE, LLC
 NMLS/ __ LICENSE ID 2975
 LOAN OFFICER
 NMLS/ __ LICENSE ID
 EMAIL greg@corp.openmtg.com
 PHONE 512-492-3310

MORTGAGE BROKER
 NMLS/ __ LICENSE ID
 LOAN OFFICER
 NMLS/ __ LICENSE ID
 EMAIL
 PHONE

Comparisons		Use these measures to compare this loan with other loans.
In 5 Years	\$77,477	Total you will have paid in principal, interest, mortgage insurance, and loan costs.
	\$14,338	Principal you will have paid off.
Annual Percentage Rate (APR)	6.772%	Your costs over the loan term expressed as a rate. This is not your interest rate.
Total Interest Percentage (TIP)	99.007%	The total amount of interest that you will pay over the loan term as a percentage of your loan amount.

Other Considerations	
Appraisal	We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost.
Assumption	If you sell or transfer this property to another person, we <input checked="" type="checkbox"/> will allow, under certain conditions, this person to assume this loan on the original terms. <input type="checkbox"/> will not allow assumption of this loan on the original terms.
Homeowner's Insurance	This loan requires homeowner's insurance on the property, which you may obtain from a company of your choice that we find acceptable.
Late Payment	If your payment is more than 15 days late, we will charge a late fee of 4% of the overdue principal and interest payment.
Loan Acceptance	You do not have to accept this loan because you have received this form or signed a loan application.
Refinance	Refinancing this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.
Servicing	We intend <input type="checkbox"/> to service your loan. If so, you will make your payments to us. <input checked="" type="checkbox"/> to transfer servicing of your loan.

X borrowers Signature 6-1-17

X Co-borrowers Signature 6-1-17





14101 W Hwy 290
BLDG. #1300
Austin, TX 78737

Save this Loan Estimate to compare with your Closing Disclosure.

Loan Estimate

DATE ISSUED 6/12/2017
APPLICANTS

PROPERTY

SALE PRICE \$155,000

LOAN TERM 30 years
PURPOSE Purchase
PRODUCT Fixed Rate
LOAN TYPE Conventional FHA VA Other: RHS
LOAN ID #
RATE LOCK NO YES, until 6/30/2017 at 12:00 AM CST
Before closing, your interest rate, points, and lender credits can change unless you lock the interest rate. All other estimated closing costs expire on 6/14/2017 at 12:00 AM PDT

Loan Terms	Can this amount increase after closing?	
Loan Amount	\$156,565	NO
Interest Rate	3.75%	NO
Monthly Principal & Interest <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$725.08	NO
Prepayment Penalty	Does the loan have these features? NO	
Balloon Payment	NO	

Projected Payments	Years 1-30	
Payment Calculation		
Principal & Interest	\$725.08	
Mortgage Insurance	+	45
Estimated Escrow <i>Amount can increase over time</i>	+	249
Estimated Total Monthly Payment	\$1,019	
Estimated Taxes, Insurance & Assessments <i>Amount can increase over time</i>	\$249 a month	This estimate includes <input checked="" type="checkbox"/> Property Taxes <input checked="" type="checkbox"/> Homeowner's Insurance <input type="checkbox"/> Other: <i>See Section G on page 2 for escrowed property costs. You must pay for other property costs separately.</i>
		In escrow? YES YES

Costs at Closing		
Estimated Closing Costs	\$8,317	Includes \$5,021 in Loan Costs + \$3,687 in Other Costs – \$391 in Lender Credits. See page 2 for details.
Estimated Cash to Close	\$752	Includes Closing Costs. See Calculating Cash to Close on page 2 for details.

Visit www.consumerfinance.gov/mortgage-estimate for general information and tools.



Closing Cost Details

Loan Costs

A. Origination Charges

% of Loan Amount (Points)

B. Services You Cannot Shop For	\$3,043
APPRAISAL FEE	\$525
CONTRACT PROCESSING FEE	\$595
CREDIT REPORT	\$120
FLOOD CERTIFICATION	\$12
REINSPECTION FEE	\$150
UPFRONT MORTGAGE INSURANCE PREMIUM	\$1,566
VERIFICATION OF EMPLOYMENT FEE	\$75

C. Services You Can Shop For	\$1,978
PEST INSPECTION	\$125
TITLE - ATTORNEY FEES	\$350
TITLE - CLOSING/ESCROW FEE	\$715
TITLE - E-DOCS/E-RECORDING	\$40
TITLE - FINAL TITLE	\$280
TITLE - LENDER'S TITLE INSURANCE	\$468

D. TOTAL LOAN COSTS (A + B + C) **\$5,021**

Other Costs

E. Taxes and Other Government Fees	\$514
Recording Fees and Other Taxes	\$109
Transfer Taxes	\$405
F. Prepays	\$1,516
Homeowner's Insurance Premium (12 months)	\$1,500
Mortgage Insurance Premium (months)	
Prepaid Interest (\$16.085445 per day for 1 days @ 3.75%)	\$16
Property Taxes (months)	

G. Initial Escrow Payment at Closing	\$1,487
Homeowner's Insurance	\$125.00 per month for 3 mo. \$375
Mortgage Insurance	per month for mo.
Property Taxes	per month for mo.
COUNTY PROPERTY TAX	\$123.50 per month for 9 mo. \$1,112

H. Other	\$170
TITLE - OWNER'S TITLE INSURANCE (optional)	\$170

I. TOTAL OTHER COSTS (E + F + G + H) **\$3,687**

J. TOTAL CLOSING COSTS	\$8,317
D + I	\$8,708
Lender Credits	-\$391

Calculating Cash to Close

Total Closing Costs (J)	\$8,317
Closing Costs Financed (Paid from your Loan Amount)	-\$1,565
Down Payment/Funds from Borrower	\$0
Deposit	-\$500
Funds for Borrower	\$0
Seller Credits	-\$5,500
Adjustments and Other Credits	\$0
Estimated Cash to Close	\$752



Additional Information About This Loan

LENDER OPEN MORTGAGE, LLC
 NMLS/ __ LICENSE ID 2975
 LOAN OFFICER
 NMLS/ __ LICENSE ID
 EMAIL greg@corp.openmtg.com
 PHONE 512-492-3310

MORTGAGE BROKER
 NMLS/ __ LICENSE ID
 LOAN OFFICER
 NMLS/ __ LICENSE ID
 EMAIL
 PHONE

Comparisons

Use these measures to compare this loan with other loans.

In 5 Years	\$51,152 Total you will have paid in principal, interest, mortgage insurance, and loan costs. \$15,536 Principal you will have paid off.
Annual Percentage Rate (APR)	4.297% Your costs over the loan term expressed as a rate. This is not your interest rate.
Total Interest Percentage (TIP)	66.731% The total amount of interest that you will pay over the loan term as a percentage of your loan amount.

Other Considerations

Appraisal	We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost.
Assumption	If you sell or transfer this property to another person, we <input checked="" type="checkbox"/> will allow, under certain conditions, this person to assume this loan on the original terms. <input type="checkbox"/> will not allow assumption of this loan on the original terms.
Homeowner's Insurance	This loan requires homeowner's insurance on the property, which you may obtain from a company of your choice that we find acceptable.
Late Payment	If your payment is more than 15 days late, we will charge a late fee of 4% of the overdue principal and interest payment.
Loan Acceptance	You do not have to accept this loan because you have received this form or signed a loan application.
Refinance	Refinancing this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.
Servicing	We intend <input type="checkbox"/> to service your loan. If so, you will make your payments to us. <input checked="" type="checkbox"/> to transfer servicing of your loan.

