

TEXAS REAL ESTATE LENDING GUIDE

TABLE OF CONTENTS

TEXAS REAL ESTATE LENDING	1-1
Overview	1-1
Real Property Defined	1-1
Fixtures Defined	1-2
Leasehold	1-2
Oil, Gas and Mineral Interests	1-2
Riparian Rights vs. Littoral Rights	1-3
Water Rights.....	1-3
Air Rights	1-3
Timber Rights	1-3
Life Estate	1-4
Easement.....	1-4
Condominium.....	1-4
Earnest Money Contracts/ Purchase Agreements	1-4
Real Property Legal Descriptions.....	1-5
Metes and Bounds.....	1-6
Plats	1-6
Place of Filing and Recording.....	1-7
Method of Filing	1-7
Acknowledgments	1-7
Filing Fees	1-9
Real Estate Loan Policy	1-9
Lending Limits.....	1-10
Forms.....	1-11
Appendices	1-11
BASIC REAL ESTATE LOAN DOCUMENTATION.....	2-1
Overview	2-1
Attorney Review	2-1
Loan Application.....	2-1
Financial Statement.....	2-2
Loan Commitment.....	2-2
Promissory Note	2-2
Deed	2-2
Lien Document	2-2
Signatures.....	2-3
Authorization Documentation.....	2-3
Resolutions for Business Entities.....	2-4
Individual	2-4

Sole Proprietorship D/B/A	2-5
General Partnership/Joint Venture	2-6
Limited Partnership	2-7
Registered Limited Liability Partnership.....	2-10
Corporation (Profit or Non-Profit).....	2-10
Texas Limited Liability Company	2-12
Series LLC.....	2-14
Cooperative Association.....	2-15
Real Estate Investment Trust (REIT)	2-16
Professional Association.....	2-17
Professional Corporation.....	2-18
Unincorporated Nonprofit Association	2-19
Church	2-19
Estate.....	2-20
Agent Under Power of Attorney.....	2-20
Trustee/Custodian.....	2-21
Beneficiary of a Trust.....	2-21
Municipality.....	2-22
Appraisal.....	2-22
Tax Certificate.....	2-22
Survey, Title Commitment and Policy	2-22
Entire Agreement Statement	2-22
Business Purpose Affidavit	2-23
RESPA - TILA Loan Estimate and Closing disclosure	2-23
Environmental Assessment	2-23
Flood Hazard Determination	2-23
Evidence of Insurance	2-23
Waiver of Consumer Rights.....	2-23
Escrow Instructions	2-23
Release of Deed.....	2-23
Forms.....	2-24
APPRAISALS AND EVALUATIONS	3-1
Overview	3-1
Real Estate Defined Under Regs.....	3-1
Real Estate-Related Financial Transaction Defined	3-1
Exceptions to Appraisal Requirement	3-1
Transaction Value	3-2
State Certified Appraiser	3-3
Complex Residential Transactions.....	3-3
Content of Appraisal.....	3-3
Market Value	3-4
Scope of Work and Reporting Options	3-5
Who Can Be the Appraiser?	3-5

Who Picks the Appraiser?.....	3-6
Delivery of Appraisal to Borrower	3-6
Paying the Appraiser	3-7
Timing.....	3-7
What Info is Given to Appraiser?.....	3-7
Life of Appraisal	3-7
Use of Prior Appraisals	3-8
New Appraisals	3-8
Altered Appraisals	3-8
Content of Evaluation.....	3-8
Who Can Perform Evaluations?.....	3-9
Tax Appraisals.....	3-10
Broker’s Price Opinion	3-10
Renewals, Refinancings, and Other Subsequent Transactions.....	3-10
Appraiser Independent Requirements	3-11
Appraiser Independence Safeguards.....	3-12
Acceptability of Subsequent Appraisals	3-13
Borrower Receipt of Appraisal	3-13
Appraiser Engagement	3-13
Use of Appraisal Reports by In-House Appraisers or Affiliated Appraisers	3-14
Transfer of Appraisals.....	3-15
Referrals of Appraisal Misconduct Reports	3-15
Compliance.....	3-15
The Bank’s Appraisal and Evaluation Policy	3-15
Forms.....	3-16
SURVEYS, TITLE COMMITMENTS AND TITLE INSURANCE	4-1
Overview	4-1
Title Commitment	4-1
Schedule A	4-1
Schedule B	4-2
Schedule C	4-2
Schedule D.....	4-2
Surveys	4-3
Examining Title	4-3
Researching Records	4-3
Curing Defects	4-3
Cost.....	4-4
Types of Policies	4-4
Owner’s Policy	4-4
Lender’s/Loan Policy	4-5
State Regulation of Insurance	4-5
Basic Forms.....	4-6
Title Commitment	4-6

Basic Policies.....	4-6
Binder	4-7
Premium for Policy	4-7
Endorsements.....	4-7
Optional Coverages in the Lender/Loan Policy	4-12
Excluded Endorsements	4-16
Form	4-16
ENVIRONMENTAL ISSUES.....	5-1
Overview	5-1
Risk of Non-Recovery	5-1
Tiered Approach to Investigations	5-1
Environmental Insurance	5-3
Environmental Guaranty	5-3
Risk of Being Held Liable.....	5-3
Participation in Management.....	5-3
Liability Upon Foreclosure	5-4
Permissible Post Foreclosure Activity.....	5-5
Additional Protection From Liability.....	5-5
Phase I ESA	5-5
Phase II	5-6
Phase III	5-6
Forms.....	5-6
FLOOD INSURANCE	6-1
Overview	6-1
Definitions	6-1
Flood Hazard Determination	6-2
Flood Maps.....	6-2
Notice to Borrower.....	6-3
Notice by Seller or Lessor	6-3
Frequency.....	6-3
Timing.....	6-4
Insurance Requirements	6-4
Exemptions.....	6-4
Refinancing.....	6-4
Fees	6-5
Document Retention	6-5
Coverage Amount.....	6-5
Monitoring Requirements	6-5
Force Placement.....	6-5
Escrow Requirements.....	6-5
Escrow Account	6-6
Loan Servicers.....	6-6

Liability	6-6
Forms.....	6-7
OTHER INSURANCE	7-1
Overview	7-1
Collateral Protection Insurance	7-1
Credit Life Disability and Involuntary Unemployment Insurance.....	7-1
Optional Insurance	7-1
Insurance Sold by Bank or Affiliate.....	7-1
Comprehensive Liability Coverage	7-2
General Liability Exclusions	7-2
Key Person Life Insurance.....	7-3
Crop Insurance	7-3
Livestock Risk Protection.....	7-3
Private Mortgage Insurance	7-4
Forms.....	7-4
COMMERCIAL AND AGRICULTURAL CREDIT-BASED REAL ESTATE LENDING	8-1
Overview	8-1
Loan Agreements	8-1
Lines of Credit.....	8-2
Letters of Credit Secured by Real Estate	8-2
Letter of Credit Documentation	8-2
Rules Governing Letters of Credit.....	8-2
Structure of Letter of Credit Transaction	8-3
Letter of Credit Terminology	8-4
Establishment of Letter of Credit	8-4
Conditions Precedent to Payment of Letter of Credit	8-4
Letters of Credit and Leases	8-5
Participations.....	8-5
Checklist of Documents Required	8-6
Forms.....	8-7
OIL, GAS AND MINERAL INTERESTS	9-1
Overview	9-1
Location of Property.....	9-1
Oil and Gas Parties	9-2
Forms of Oil & Gas.....	9-3
Types of Reserves.....	9-3
Oil & Gas Measurements.....	9-4
Common Oil and Gas Interests.....	9-4
Contractual Arrangements	9-4
Types of Wells	9-5
O&G Property Terms	9-5

Drilling terms	9-6
types of Drilling Equipment	9-6
Green v. Brown Production	9-6
“Fracking”	9-6
Market Activity Indicators	9-7
Division Orders	9-7
Transfer Orders	9-7
Environmental Issues	9-7
E&P Term Facility.....	9-8
E&P Revolving Credit Facility.....	9-8
Borrowing Base	9-8
O & G Borrowing Base Redetermination.....	9-9
Engineering Report Assumptions	9-9
Filing and Perfection.....	9-9
Utility Security Instruments.....	9-10
Central Filing for Utility	9-10
Filing Notice of Name Change, Merger or Consolidation	9-11
Local Recording for Utility	9-11
Statutory Liens.....	9-11
Operator’s Liens	9-11
Production Liens.....	9-12
Title Insurance	9-12
Due Diligence.....	9-12
Ordinary Course Buyer	9-13
Specific Oil and Gas Provisions in the Credit Agreement	9-13
Suggested Representations and warranties.....	9-13
Suggested Covenants	9-14
Other Provisions	9-15
Checklist of Documents Required	9-15
Forms.....	9-17
LEASES AND LEASEHOLD IMPROVEMENTS	10-1
Overview	10-1
Ground Lease.....	10-1
Commercial Lease	10-1
Leasehold Deed of Trust.....	10-1
Leasehold Improvements	10-1
Filing and Perfection on Fixtures	10-2
A Deed of Trust Covering Fixtures	10-3
Landlord’s Lien	10-3
General Priority Rules-Fixtures.....	10-3
Special Exceptions	10-4
Lien Search	10-5
General Rules of Priority-Leases.....	10-5

Leasehold Title Insurance	10-6
Default	10-7
Checklist of Documents Required For Lien on Leasehold and Improvements	10-7
Key Components of Commercial Lease	10-8
Gross Lease	10-9
Net Lease	10-9
Common Area Maintenance (CAM)	10-9
Review of the Lease	10-10
Security Deposits	10-10
Residual Value Insurance	10-11
Lease Enhancement Insurance	10-12
Assignment of Rents and Leases	10-12
Lease Review Checklist	10-13
Due Diligence Checklist	10-13
Due Diligence Documents	10-13
Special Credit Lease Checklist	10-14
Forms	10-14
COMMERCIAL DEVELOPMENT LENDING	11-1
Overview	11-1
Commercial Construction Loans	11-1
Unsecured Front-Money Loans	11-1
Land Development Loans	11-2
Permanent Financing	11-3
Stage Funding	11-3
Guarantors	11-4
Disbursement of Construction Loans	11-4
Tenant Improvements	11-5
Final Disbursement	11-5
Monitoring	11-6
Interest Reserves	11-7
Statutory Liens	11-8
Checklist of Documents Required For Commercial Construction Loans	11-8
Forms	11-10
RESIDENTIAL DEVELOPMENT LENDING	12-1
Overview	12-1
Residential Tract Development	12-1
Spec Versus Pre-Sold Homes	12-1
Lending Policy	12-1
Lending Limits	12-2
Loan Amount	12-2
Appraisal Requirements	12-2

Model Home Appraisals	12-3
Non-Tract Appraisals	12-4
Single Unit Appraisals	12-4
Condo Appraisals	12-4
Borrowing Bases	12-4
Loan Monitoring	12-5
Checklist of Documents Required For Residential Construction–Tract Developments.....	12-6
Form	12-7
REGULATION OF RESIDENTIAL REAL ESTATE LENDING.....	13-1
Overview	13-1
Texas Homestead Defined.....	13-1
Lien Restrictions on Texas Homesteads	13-1
Second Homes and Rental Property.....	13-2
Texas Finance Code	13-3
Federal Regulatory Scheme.....	13-3
Residential Mortgage Transactions	13-4
TILA/Reg Z.....	13-5
Adjustable Rate Mortgages	13-5
Right of Rescission	13-6
Federally-Related Mortgage Loan	13-6
RESPA/Reg X.....	13-7
Disclosure of Affiliated Business Arrangements.....	13-8
Escrow Statements	13-8
Transfer of Servicing.....	13-8
ECOA/Reg B	13-8
Signature Rules.....	13-10
Notice of Action.....	13-10
HMDA/Reg C.....	13-11
FCRA/Reg V.....	13-12
Notice of Action Taken Regarding Pricing	13-13
Disclosure of Credit Scores	13-13
High Cost Home Loans.....	13-14
HOEPA Counseling Requirements	13-14
Forms.....	13-15
RESIDENTIAL PURCHASE MONEY LENDING.....	14-1
Overview	14-1
Basic Contract Terms.....	14-1
Checklist of Documents Required For Residential Purchase Money Loans.....	14-2
Balloon Payments	14-3
Forms.....	14-3

HOME CONSTRUCTION AND IMPROVEMENT LENDING	15-1
Overview	15-1
State Regulation	15-1
Local Regulation	15-1
State Licensing of Contractors.....	15-2
Home Improvement Contracts.....	15-2
New Improvements	15-3
Existing Improvements	15-3
Spousal Consent	15-4
Five Day Waiting Period	15-4
Three Day Right to Rescind	15-4
Waiver Under Emergency Circumstances	15-4
Location of Closing	15-5
Construction Notice.....	15-5
List of Subcontractors and Suppliers	15-5
Construction Loan Agreement Terms.....	15-6
Financing Statement.....	15-6
Statutory Liens.....	15-6
Lien Priority	15-7
Affidavit of Commencement	15-7
Title Insurance	15-7
Construction Trust Fund Account.....	15-8
Disbursement of Funds	15-8
All Bills Paid Affidavit.....	15-9
Affidavit of Completion	15-9
Checklist of Documents Required for Home Improvement Loans	15-10
Forms.....	15-12
 HOME EQUITY LENDING.....	 16-1
Overview	16-1
Homestead Protection	16-1
Rural Homestead	16-2
Urban Homestead	16-2
Important Terms	16-3
Home Equity Loan Requirements.....	16-4
Fee Cap Limitations	16-7
Fee Cap Exclusions.....	16-8
Home Equity Lines of Credit	16-9
Modifications.....	16-10
Refinancings	16-10
Home Equity-to-Home Equity Refinancings	16-10
Home Equity to Non-Home Equity Refinancing	16-10
Reverse Mortgages.....	16-12
Texas Reverse Mortgage Requirements.....	16-13

Exceptions to Timing Requirements	16-14
Bona Fide Emergency Exception	16-14
Good Cause	16-15
Home Equity Loan - Application Checklist	16-16
Home Equity Loan Pre-Closing Checklist	16-19
Home Equity Loan Closing Checklist	16-22
Monitoring Post-Closing	16-23
Texas Title Insurance	16-24
Spanish Language Requirements.....	16-24
Checklist of Regulatory Disclosure Documents	16-25
Checklist of Loan Documents Required For Home Equity Lending	16-26
Foreclosure of Lien	16-28
Forms.....	16-28
GUARANTIES.....	17-1
Overview	17-1
Reasons for Guaranties	17-1
Kinds of Guaranties	17-1
Consumer Guaranties.....	17-2
Third Party Pledge of Collateral.....	17-2
Guaranty Substitutes.....	17-2
Liability of Co-Guarantors.....	17-4
Subordination.....	17-5
Amount of Guaranty.....	17-5
SBA Guaranties	17-5
Environmental Guarantees.....	17-6
“Bad Boy” Guaranties	17-6
Bankruptcy Issues.....	17-6
Upstream Guaranties	17-6
Cross-Stream Guaranties.....	17-7
Downstream Guaranties	17-8
Attacks on Guaranties	17-8
Documents Required.....	17-9
Forms.....	17-9
WAIVERS, MODIFICATIONS AND WORKOUTS	18-1
Overview	18-1
What is a Default?	18-1
Defaults at Maturity	18-1
Default Prior to Maturity.....	18-2
Waiver	18-2
Acceleration.....	18-2
Workout	18-3
Modifications.....	18-4

Effect on Title Insurance.....	18-5
Checklist of Documents Required For Loan Modification	18-5
Forms.....	18-5
REAL ESTATE FORECLOSURES AND RECEIVERSHIPS	19-1
Overview	19-1
Appointment of a Receiver.....	19-2
Judicial Foreclosure	19-2
Nonjudicial Foreclosure.....	19-3
Deed in Lieu of Foreclosure.....	19-3
Which Method is Best	19-4
Foreclosure Checklist.....	19-4
Title Update.....	19-5
Environmental Assessment	19-7
Review of Note and Deed of Trust	19-7
Appointment of Substitute Trustee.....	19-8
Notice of Default and Intent to Accelerate	19-9
Special Notice Requirements for Residential Property Foreclosures.....	19-9
Notice of Acceleration	19-10
Rescission or Waiver of Accelerated Maturity Date.....	19-11
Notice to IRS.....	19-11
Notice to Pension Benefit Guaranty Corporation.....	19-11
Notice of Trustee’s Sale.....	19-12
Posting, Filing and giving Notice.....	19-12
Who Receives Notice.....	19-12
When to Give Notice	19-13
Affidavits Re Pre-Foreclosure Actions	19-13
Soldiers’ and Sailors’ Civil Relief Act.....	19-14
Foreclosure Relief for Texas Servicemen.....	19-14
Effect of Bankruptcy	19-14
Appraisal.....	19-15
Determination of Bid Price	19-15
Conduct of Foreclosure Sale.....	19-16
After the Sale.....	19-17
Wrongful Foreclosure.....	19-18
Rescission of Nonjudicial Foreclosure Sales On Residential Real Property	19-18
Post Foreclosure Checklist.....	19-19
Deficiency Suit	19-19
Determination of Deficiency Amount	19-19
Calculation of Deficiency	19-21
Credit for Private Mortgage Guaranty Insurance	19-22
Accounting for Property	19-22
Finder of Fact.....	19-22
Forms.....	19-23

BANKRUPTCY	20-1
Overview	20-1
The Bankruptcy Begins	20-2
Involuntary Bankruptcy	20-3
Key Bankruptcy Concepts	20-3
The Bankruptcy Estate.....	20-3
Automatic Stay	20-4
Letters of Credit.....	20-4
Violations of Automatic Stay	20-4
Relief From Automatic Stay.....	20-4
Single Asset Real Estate Cases.....	20-5
Section 363 Sale	20-5
Rejection of Leases and Executory Contracts.....	20-6
Letter of Credit Issued to Landlord.....	20-7
Time to Assume/Reject	20-7
Post-Petition Effect of Security Interest	20-7
Turnover of Property.....	20-7
Collection Against Guarantors; Codebtors	20-8
Abandonment of Property	20-8
Priorities	20-8
Claims and Distribution	20-8
Secured Claims	20-8
Set-Offs of Mutual Debts.....	20-9
Avoidance Actions	20-9
Preferential Transfers.....	20-9
Fraudulent Transfers	20-10
Equitable Subordination.....	20-11
Consumer Bankruptcy Overview	20-12
Dischargeability of Debts.....	20-13
Denial of Discharge.....	20-13
Credit Counseling and Debtor Education	20-14
Individual Debtor Exemptions	20-14
Homestead Exemption	20-16
Domiciliary Requirements For Exemptions	20-16
Avoiding Liens on Exempt Property	20-18
The Means Test	20-18
Redemption	20-18
Reaffirmation	20-18
Minimizing the Risks of Consumer Bankruptcies	20-19
Responding to a Consumer Bankruptcy Filing.....	20-20
Avoiding Consumer Bankruptcies.....	20-22
Forms.....	20-23

EXAS REAL ESTATE LENDING GUIDE

LIST OF FORMS

Signature Addendum (SIGRE-ADD-TX 7/2/2002)	1-12
Farm and Ranch Contract (TREC 25-12) (2/2/18)	1-14
Sample Same Name Affidavit	2-25
Waiver of Consumer Rights	2-27
Certificate of Name and Address (CERT-9-INFO) (11/6/2000)	2-28
Assumed Name Certificate (Form 503) (9/13)	2-29
Sole Proprietorship Resolution of Authority (SPR-1) (7/1/2018)	2-34
Entity Authorization (AUTH-ENTITY) (9/1/2018)	2-37
Partnership Resolution of Authority (PR-1) (7/1/2018)	2-39
Limited Liability Company Authorization Resolution (LLC-1) (9/1/2018)	2-42
Corporate Authorization Resolution (CA-1) (7/1/2018)	2-46
Resolution of Lodge, Association or Other Similar Organization (OA-1) (7/1/2018)	2-49
Statutory Durable Power of Attorney (POA-TX) (6/1/2017).....	2-52
Statement of Authority as to Real Property	2-57
Appointment of Agent (Form 706) (5/11)	2-59
Real Estate Lien Subordination Agreement (SUB-RESB-TEX) (7/8/2005)	2-61
Business Purpose Affidavit (7/13/95).....	2-72
Business Purpose Statement (BPS) (7/10/95)	2-73
Arbitration Agreement (ARBITRATELAZ) (3/11/2008).....	2-74
Federal Regulation O Addendum (REG-O-ADD) (8/1/2017).....	2-77
Escrow Instructions (ESC-INST) (5/22/2002)	2-78
Deed of Release (VMP4041 (TX)) (2013)	2-81
Mortgage Loan Commitment (2010).....	2-83
Deed of Trust (With Future Advance Clause) (OCP-REDT-TX) (4/1/2022).....	2-87
Disbursement Authorization (2/26/2007)	2-95
Market Evaluation Form.....	3-17
Renewal/Extension/Refinancing Questionnaire.....	3-18
Appraiser Engagement Letter.....	3-19
Residential Appraisal Review Checklist	3-21
Commercial Real Estate Appraisal Review Checklist	3-25
Right to Receive Copy of Appraisal Report (VMP122) (2012)	3-28
Acknowledgement of Receipt of Copy of Appraisals (VMP122R) (2013)	3-29
Appraisal Delivery Waiver (VMP122W) (2013)	3-30
Loan Policy of Title Insurance (T-2) (1/3/14)	4-17
SBA Environmental Questionnaire (to be executed by the owner of the property, the applicant and the lender).....	5-7
Fannie Mae Form 4340 Environmental Questionnaire (05/00)	5-13
Commercial Environmental Guaranty (COMM-E-GUAR) (7/24/2013)	5-22

Form of SBA Environmental Reliance Letter (Effective June 1, 2013).....	5-29
Standard Flood Hazard Determination Form and Instructions (SFHD) (FEMA Form 086-0-32 Expires 10/31/18 but currently extended until further notice) (FEMA FORM FF-206-FY-21-116 (formerly 086-0-32) (04/21).....	6-8
Sample Form of Notice of Special Flood Hazards and Availability of Federal Disaster Relief Assistance	6-11
Agreement to Provide Insurance (API-GEN) (6/13/2000)	7-5
Collateral Protection Insurance Notice (CPIN-TX) (10/23/2003).....	7-6
Federal Credit Application Insurance Disclosure (INS-FED) (2/15/2001)	7-7
Credit Insurance Addendum (CIA) (2/20/2011)	7-8
Additional Insurance and Third Party Payment Addendum (AITPP-ADD) (6/4/2001)	7-10
Insurance Notice to Applicant (SPCI-NOT-TX) (9/26/2001).....	7-11
Federal Sale of Insurance Disclosure (INS-WARN) (6/1/2020)	7-12
Commercial Loan Application Summary (CLAS) (1/3/2017).....	8-9
Commercial Loan Application (COMM-APP) (1/31/2017).....	8-11
Commercial Promissory Note (COMM-NOTE) (12/1/2019)	8-14
Line of Credit Agreement (LCA-LAZ-AK) (12/1/2019).....	8-17
Deed of Trust (with Future Advance clause) (Form AGCO-RESI-TX) (Agricultural/Commercial) (11/1/2018)	8-19
Universal Note (UN-TX) (5/1/2018).....	8-36
Assignment of Leases and Rents (ASMT-RENT-TX) (11/1/2018)	8-39
Request for Estoppel Certificate (Leases and Rents) (11/10/2000)	8-52
Tenant and Estoppel Certificate(11/1/2000).....	8-54
Request for Advance (RFA) (2/7/2007)	8-55
Disbursement Authorization (DA) (2/26/2007).....	8-56
Irrevocable Standby Letter of Credit Application (LC-SB-APP) (2/1/2017).....	8-57
Irrevocable Standby Letter of Credit (LC-STANDBY) (9/11/2009)	8-59
Irrevocable Standby Letter of Credit Reimbursement Agreement (LC-SB- REIMB) (12/1/2019)	8-61
Participation Certificate and Agreement (LPCA) (4/1/2018).....	8-65
Assignment of Deed of Trust (ASSIGN-TX) (7/11/2005)	8-71
Debt Subordination Agreement (SUB-DEBT) (2/15/2001)	8-72
Deed of Trust, Assignment of Proceeds of Production, Security Agreement and Financing Statement.....	9-18
Form of Letter in Lieu (notice of mortgage)	9-42
Leasehold Subordination, Non-Disturbance and Attornment Agreement and Estoppel Certificate (SUB-SNDA-TX) (7/8/2005).....	10-15
UCC-Financing Statement (Form UCC-1) (04/20/11).....	10-24
UCC Financing Statement Addendum (Form UCC-1 Ad) (04/20/11).....	10-26
Leasehold Owner’s Policy Endorsement (Form T-4).....	10-28
Summary of Commercial Lease Agreement/Lease Abstract	10-31
Commercial Construction Loan Agreement (CNST-AGRE-TX) (11/1/2018).....	11-11

Tenant and Improvement Rider to Construction Loan Agreement (CNST-T-RIDER) (9/11/2001)	11-29
Commercial Construction Note (CNSTNOTE1-TX) (5/1/2018).....	11-30
Commercial Construction/Permanent Note (CNSTNOTE2-TX) (5/1/2018)	11-35
Architect’s Consent and Acknowledgment (CNST-ARCH) (2/21/2001)	11-41
General Contractor’s Consent and Acknowledgment (CNST-GENC) (1/1/2017).....	11-42
Construction Disbursement Schedule Voucher Plan (CNST-DISB-V) (2/15/2001).....	11-44
Construction Disbursement Schedule Progress Payment Plan (CNST-DISB-P) (2/9/2001)	11-45
Commercial Construction Note for a Residential Subdivision Project (CNSTNOTE3-TX) (5/1/2018)	12-8
Designation of Homestead and Affidavit of Non-Homestead	13-17
Instructions for Completing Designation of Homestead and Affidavit of Non-Homestead	13-19
Community Property Disclaimer Deed (DISCLAIM-TX) (5/10/2002)	13-20
Non Owner Occupancy Rider to be used with a Deed of Trust (Form NOO-R) (11/1/2018)	13-22
Affiliated Business Arrangement Disclosure Statement (RESPA-CBA) (11/26/96)	13-24
Sample completed TILA-RESPA Loan Estimate (for fixed rate loan).....	13-25
Sample completed TILA-RESPA Closing Disclosures (for fixed rate loan)	13-28
Notice of Assignment, Sale or Transfer of Servicing Rights (RESPA-NTS) (9/15/2004)	13-33
Regulation B Notice of Intent to Apply for Joint Credit (REGB-INTENT) (5/13/2004)	13-34
Notice of Negative Information (Pre-sharing) (REGV-NEG-PRE) (8/10/2004)	13-35
Notice Regarding Inaccurate Information (FCRA-NRA)(5/15/97).....	13-36
HOEPA Addendum (HOEPA-A) (10/25/2013)	13-37
HOEPA Rider (HOEPA-R) (2/6/2000).....	13-38
HOEPA Calculation Notice to Home Loan Borrowers (Effective 1/10/2014).....	13-40
Disclosure of Credit Score Information (VMP-139) (2015).....	13-42
Residential Credit Application (not for Fannie, Freddie, FHA, VA or USDA) (UCA-RE-APP) (9-1-2020).....	14-4
Texas Mortgage Fraud Notice (1070A) (TX) (6/07).....	14-12
Texas Real Estate Commission (TREC NO. 20-14) One to Four Family Residential Contract (Resale) (2/12/18)	14-13
Form of Residential Contractor Payment Disclosure.....	15-13
Form of Bank Disbursement Disclosure	15-15
Builder’s & Mechanic’s Lien Contract (BMLC-TX) (11/1/2018)	15-16
Home Improvement Note (NHIVSIRN-TX) (2/1/2013).....	15-24
Notice of Right of Rescission (RR-GEN) (1/25/93)	15-29
Notice Concerning Extensions of Credit Defined by Section 50(a)(6), Article XVI, Texas Constitution (VMP8080 (TX))	16-30

Notice Concerning Refinance of Existing Home Equity Loan to Non-Home Equity Loan (VMP8084 (TX)).....	16-32
Receipt of Documents (HE-RECPT-TX) (12/30/2011)	16-33
Real Estate Home Equity Deed of Trust (Cash Out-First Lien) (RE-HEDT1-TX) (1/1/18)	16-34
Real Estate Home Equity Deed of Trust (RE-HEDT3A-TX) (1/1/18)	16-47
Acknowledgment of Fair Market Value of Homestead Property (AFF-FMV-TX) (7/1/2017)	16-58
Texas Home Equity Real Estate Note (Cash Out-First Lien) (REN-1-TX) (12/1/2019)	16-60
Texas Home Equity Real Estate Note (REN-3A-TX) (12/1/2019)	16-64
Texas Home Equity Note (Fixed Rate - First Lien) (VMP8035 (TX)) (rev. 1/18)	16-68
Texas Deed of Trust - Home Equity Line of Credit (With Future Advance Clause) (OCP REDT TXS 1/1/18)	16-72
Texas Home Equity Terms and Conditions Agreement VMP8083 (TX)	16-81
Texas Home Equity Terms and Conditions (for HELOC) (HE-OE-TC1-TX) (1/1/2018)	16-85
Home Equity Tax Advice Waiver (HE-TAX-WAIV) (12/1/97).....	16-90
Terms and Conditions Agreement Concerning Refinance of Existing Home Equity Loan to Non-Home Equity Loan Under Section 50(f)(2), Article XVI, Texas Constitution (VMP8086 (TX)) (2017)	16-91
Affidavit and Agreement Concerning Refinance of Existing Home Equity Loan to Non-Home Equity Loan Under Section 50(f)(2), Article XVI. Texas Constitution (VMP8085 (TX)) (2017)	16-93
Guaranty of commercial debt (by business entity) (Form M-250-TX) (11/1/2018)	17-10
Guaranty of commercial debt (by individual(s)) (Form M-240-TX) (9/7/2005).....	17-13
Guaranty of Consumer Debt with Notice to Cosigner (COG-PL-TX) (2/26/2004).....	17-15
Small Business Administration Lien Instrument Addendum (SBA-ADD) (1/1/2020)	17-17
Pre-Workout Agreement.....	18-6
Consent and Estoppel Letter (LIEN-CONSENT) (9/14/98).....	18-10
Loan Extension Agreement (LEA-TX) (2/1/2013).....	18-11
Commercial Debt Modification Agreement (COMM-DMOD) (12/1/2019).....	18-13
Modification of Deed of Trust (MMOD-TX) (4/1/2021)	18-16
Form of Residential Default Letter	19-24
Form of Notice of Acceleration and Foreclosure.....	19-25
Form of Appointment of Substitute Trustee	19-26
Form of Notice of Sale by Substitute Trustee.....	19-28
Form of Notice to IRS of Intention to Sell Collateral	19-31
Form of Affidavit for Posting and Filing of Foreclosure Notice	19-32
Form of Affidavit for Mailing of Foreclosure Notice.....	19-33
Form of Agenda of the Public Foreclosure Notice.....	19-34
Form of Substitute Trustee's Deed.....	19-38

Form of Affidavit Regarding Foreclosure.....19-43
Sample Motion of Bank for an Order Pursuant to Section 362(d) of the
Bankruptcy Code, Modifying the Automatic Stay20-24
Reaffirmation Agreement (Form 2400A/BALT) (12/15)20-36