

Exhibit 14

Texas Department of Housing & Community Affairs

Texas Bootstrap Loan Program

MITAS Internet Loan Reservation System

Training Guide

Each Nonprofit Owner-Builder Housing Provider (NOHP) will be assigned an Originator Number, Branch Number, Username and Password to log into the MITAS Internet Loan Reservation System (MILRS).

Upon the first logon each authorized user will be required to create a unique password that meets the following standards:

Passwords must comply with the following standards:

- Length:** Passwords must be at least 8 characters.
- Complexity:** Passwords must contain at least 1 uppercase letter, 1 lowercase letter and one numeric digit
- Expiration:** Passwords will expire after 90 days;
- History:** The system will not allow the use of any previous passwords.
- User Accounts:** Will expire after 90 days of inactivity

Before entering any information into the system the NOHP must have the Census Tract Number for the property and must have verified whether the property is located in the 2/3 Set-Aside of 1/3 Set-Aside.

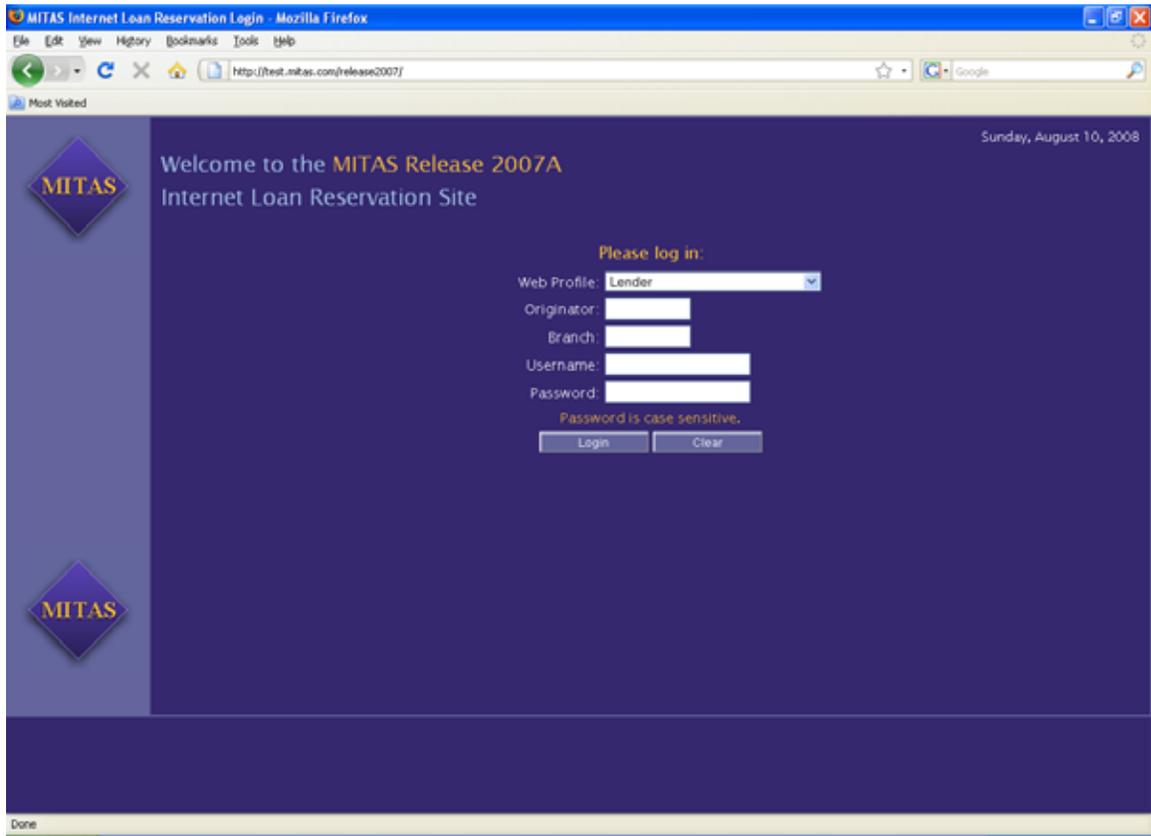
To obtain the census tract number please use the following website:

<http://www.ffiec.gov/Geocode/Default.aspx>

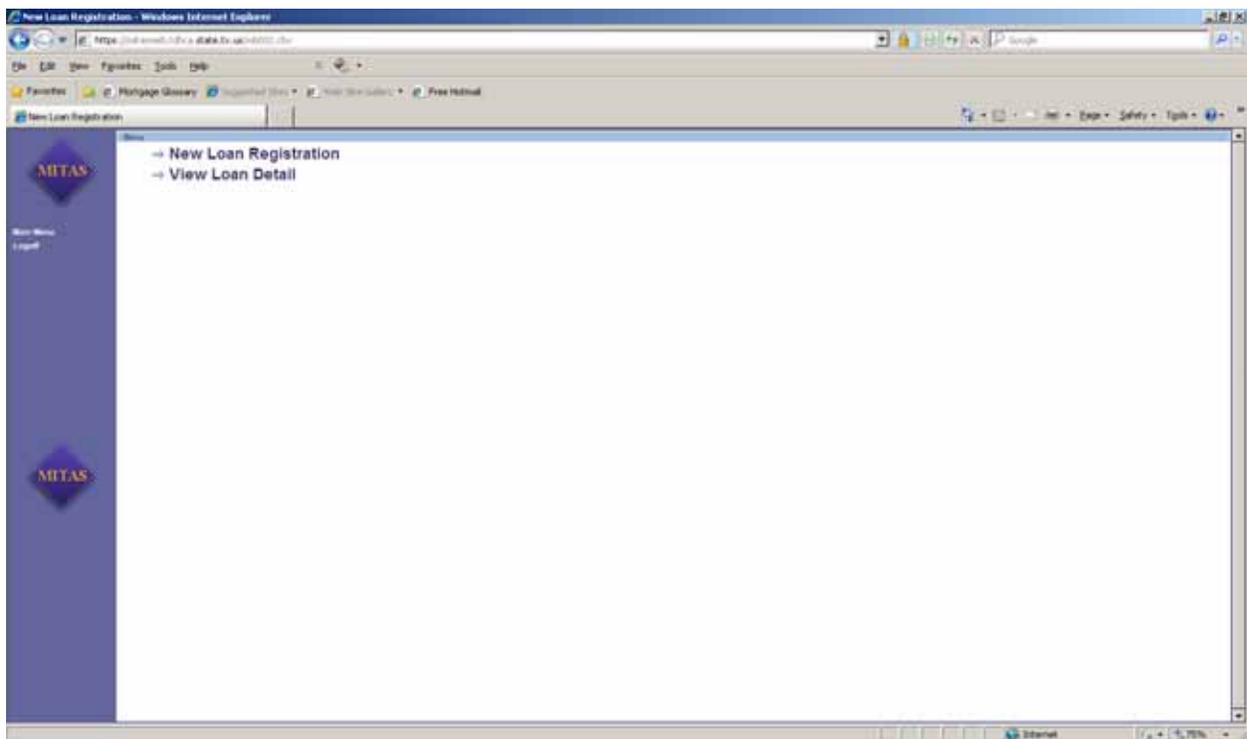
To verify whether the census tract/property is located in the 2/3 Set-Aside or the 1/3 Set-Aside, please use the following website <http://www.tdhca.state.tx.us/oci/index.jsp> and select the most current census tract link.

The MITAS Internet Loan Reservation System collects general data regarding the mortgage the Owner-Builder applicant wishes to obtain. Before you begin entering a reservation, you need to gather the following information to assist you in completing the application:

- Information for applicant and co-applicant (if applicable)
- Information on the property
- Employment and Income Data
- Information on the applicant's assets and liabilities
- Information on any real estate currently owned by the applicant, including value, mortgage balance, and monthly payment

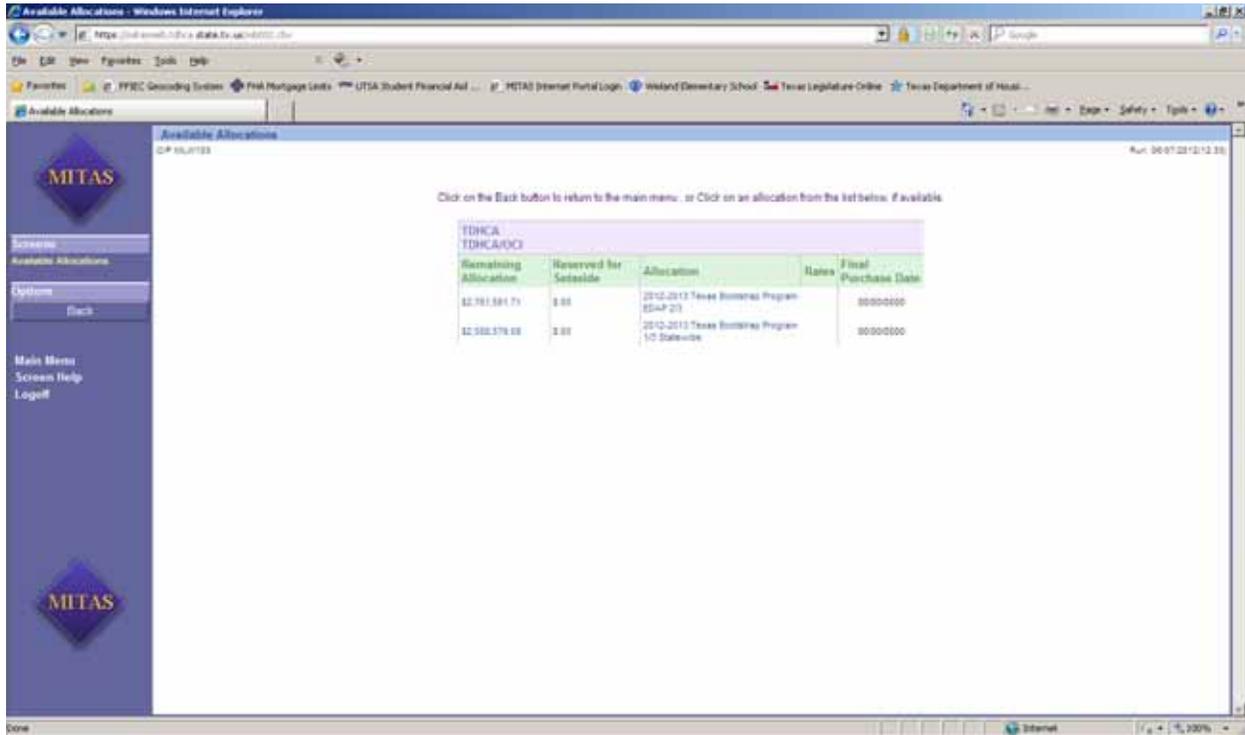


New Loan Registration: Allows an NOHP to reserve a loan through a program/allocation which is chosen by the NOHP.



Available Allocations: Displays all allocations available to the NOHP who is logged into the Internet Loan Reservation System. NOHP must select the correct allocation for the reservation being entered onto the system.

Select appropriate allocation to proceed to the “Loan Info” screen.



Loan Info: The Loan Information screen of the MITAS Internet Loan Reservation System captures information regarding the loan being applied for.

The NOHP must enter the following:

- Mortgagor first name, middle and last name
- Mortgagor SSN
- **Loan Amount:** This is the loan amount being applied for thru TDHCA
- **Purchase Price:** Total purchase price including all repayable loans, forgivable loans and grants.
- **Loan Type:** Select Conventional-Uninsured
- **Number in Household:** Enter total number of people that will be living in the home being purchased/constructed
- **Number of Wage Earners:** Enter total number of people working and that will be living in the home being purchased/constructed
- **Term:** Enter total number of months for payment term

Select “Next” to proceed to the “Loan Property” Information screen.



Loan Info			Run: 10/15/2009(11:56)		
D/P MLW146					
Data Import					
LOAN INFORMATION					
Mortgagor First Name & MI: Enter First Name		Last Name: Enter Last Name		Mortgagor SSN: 123-45-6789	
Loan Amount: 45,000.00	Loan Type: Conventional - Uninsured		Date of Expected Closing: 10/15/2009 MM/DD/YYYY		
Purchase Price: 90,000.00	Number in Household: 4		Number of Wage Earners: 2		
+ Improvement Cost:	Monthly P&I:		Term: 360		
= Acquisition Cost:	Originator Phone: 000 000 0000		Originator Fax: 000 000 0000		
Lender 1st Mortgage Loan Number: 0		Interest Rate			
		Interest Rate: 0.0000			

- Screens
- Loan Info**
- Addl Info
- Loan Property
- Borrower
- Co-Borrower
- Income Expenses
- Assets
- Liabilities
- Real Estate
- Transaction Detail
- Declarations

Options



Next

- Main Menu
- Screen Help
- Logoff



Loan Property Info: The Loan Property Information screen of the MITAS Internet Loan Reservation System collects general data regarding the property being purchased. The Lender Case Number will be the loan number assigned to the application.

The NOHP must enter the following information:

- **Amortization Type:** Fixed Rate
- **Subject Property Address:** Enter physical address of property
- **Legal Description:** Enter the legal description of subject property, you must tab to access additional fields.
- **Subject property county:** County where the property is located
- **No. of Units:**
- **Year Built**
- **Purpose of Loan:** Select either “purchase”, “construction”, or for rehab enter “other”.
- **Property will be:** Select “Primary Residence”
- **Complete this line if construction or construction-permanent loan:**
- **Title will be held in what Names:** Enter the names of the individuals that will need to be listed on the Deed of Trust
- **Manner in which title will be held:** Enter either “single”, “husband & wife”, “joint tenancy” or “tenancy in common”
- **Source of Down Payment**
- **Estate will be held in:** Fee Simple

Select “Next” to proceed to the “Borrower Information” screen.



Screens

- Loan Info
- Add Info
- Loan Property**
- Borrower
- Co-Borrower
- Income Expenses
- Assets
- Liabilities
- Real Estate
- Transaction Detail
- Declarations

Options

- Main Menu
- Screen Help
- Logout



Loan Property					
This application is designed to be completed by the applicants with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower," as applicable. Co-Borrower information must be provided (and the appropriate box checked) when					
<input checked="" type="checkbox"/> The income or assets of a person other than the Borrower (including the Borrower's spouse) will be used as a basis for loan qualification or					
<input type="checkbox"/> The income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.					
If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit.					
TYPE OF MORTGAGE AND TERMS OF LOAN					
Mortgage Applied for: <input type="text" value="Conventional- Uninsured"/>		Agency Case Number <input type="text" value=""/>		Lender Case Number <input type="text" value="1365"/>	
Amount <input type="text" value="45000.00"/>		Interest Rate <input type="text" value="0.000"/> %		No. of Months <input type="text" value="360"/>	
Amortization Type: <input checked="" type="radio"/> Fixed Rate <input type="radio"/> GPM <input type="radio"/> ARM <input type="radio"/> Other					
PROPERTY INFORMATION AND PURPOSE OF LOAN					
Subject Property Address (street, city, state, ZIP)			Legal Description of Subject Property		
Street <input type="text" value="123"/> Name <input type="text" value="Main Street"/>			<input type="text" value="Lot 1, Block 14, Brookfield Meadows Subdivision,"/>		
Address 2 <input type="text" value=""/>			<input type="text" value="Amarillo, Potter County, Texas, Recorded in Volume 45,"/>		
City <input type="text" value="Amarillo"/>			<input type="text" value="Page 25, of the Property Records in Potter County, Texas."/>		
State <input type="text" value="TX"/> ZIP <input type="text" value="77777"/>					
Subject Property County <input type="text" value="POTTER"/>			Subject Property Census Tract <input type="text" value="000"/>		
No. of Units <input type="text" value="1"/>		Year Built <input type="text" value="2009"/>		Purpose of Loan <input type="text" value="PURCHASE"/>	
Property will be: <input checked="" type="radio"/> Primary Residence <input type="radio"/> Secondary Residence <input type="radio"/> Investment					
Complete this line if construction or construction-permanent loan.					
Date Lot Acquired <input type="text" value=""/>		Original Cost <input type="text" value=""/>		Amount Existing Liens <input type="text" value=""/>	
				(a) Present Value of Lot <input type="text" value=""/>	
				(b) Cost of Improvements <input type="text" value=""/>	
				Total (a + b) <input type="text" value=""/>	
Complete this line if this is a refinance loan.					
Date Acquired <input type="text" value=""/>		Original Cost <input type="text" value=""/>		Amount Existing Liens <input type="text" value=""/>	
				Purpose of Refinance <input type="text" value=""/>	
				Describe Improvements <input type="text" value=""/>	
				<input type="radio"/> made <input type="radio"/> to be made	
				Cost <input type="text" value=""/>	
Title will be held in what Name(s) <input type="text" value=""/>					
Names of all applicants <input type="text" value=""/>					
Manner in which Title will be held <input type="text" value=""/>					
Enter manner in which title will be held <input type="text" value=""/>					
Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain) <input type="text" value=""/>				Estate will be held in:	
Enter Source of Down Payment (sweat equity, savings) <input type="text" value=""/>				<input checked="" type="radio"/> Fee Simple	
				<input type="radio"/> Leasehold	
				Expiration Date: <input type="text" value=""/>	

Next

Borrower Information: The Borrower Information screen of the MITAS Internet Loan Reservation System collects information regarding the primary applicant. Information gathered here includes marital status, demographic information (race, gender, etc.), current address information, employment history, and declarations.

The NOHP must enter the following information:

- **Home Phone:** Enter primary applicant's home phone number
- **DOB** Enter primary applicant's Date of Birth
- **Yrs. School:** Enter the number of years of school completed by the primary applicant
- **Marital Status:** Enter either "married", "unmarried", "widowed", or "single"
- **Dependents No.** Enter the number of dependents of primary applicant
- **Ages:** Enter the dependent's ages
- **Information for Government Monitoring:** Enter appropriate information for "ethnicity", "race" & "sex"
- **Address Information:** Enter the primary applicant's present physical address
- **Mailing Address:** Enter the primary applicants mailing address if different than present physical address
- **Former Address:** Enter the primary applicant's former physical address if residing at present address for less than two years
- **Employment Information:** Enter the Primary applicant's current employer name & address, years on job, years employed in this line of work, position/title and business phone number
- **Previous Employment Information:** If employed in current position for less than two years or if currently employed in more than one job.

Select "Calculate Totals" (optional)

Select "Next" to proceed to the "Co-Borrower Information" screen.



Borrower
OP MW151

Run: 10/15/2009 12:05

- Screens
- Loan Info
- Act Info
- Loan Property
- Borrower**
- Co-Borrower
- Income Expenses
- Assets
- Liabilities
- Real Estate
- Transaction Detail
- Declarations

Options

Main Menu
Logout



BORROWER INFORMATION					
Last Name: <input type="text" value="ENTER LAST NAME"/>	First Name: <input type="text" value="ENTER FIRST NAME"/>	Social Security No.: <input type="text" value="123-45-6789"/>			
Home Phone: <input type="text" value="512-555-1212"/>	DOB (mm/dd/yyyy): <input type="text" value="12/01/1963"/>	Yrs. School: <input type="text" value="12"/>	Marital Status: <input checked="" type="radio"/> Married	Dependents: no: <input type="text" value="4"/>	age: <input type="text" value="2"/>
INFORMATION FOR GOVERNMENT MONITORING PURPOSES					
<p>The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation and surname if you have made this application in person. If you do not furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)</p> <p><input type="checkbox"/> I do not wish to furnish this information</p> <p>Ethnicity: <input type="radio"/> Hispanic or Latino <input type="radio"/> Not Hispanic or Latino</p> <p>Race: <input type="radio"/> American Indian or Alaskan Native <input type="radio"/> Asian <input type="radio"/> Black, or African American <input type="radio"/> Native Hawaiian or Other Pacific Islander <input checked="" type="radio"/> White</p> <p>Sex: <input type="radio"/> Female <input checked="" type="radio"/> Male <input type="radio"/> Not Available</p>					
ADDRESS INFORMATION			EMPLOYMENT INFORMATION		
Present Address (street, city, state, ZIP) Address 1: <input type="text" value="123 Main Street"/> Address 2: <input type="text"/> City: <input type="text" value="Amarillo"/> State: <input type="text" value="TX"/> ZIP: <input type="text" value="77777"/> <input type="radio"/> Own <input checked="" type="radio"/> Rent <input type="text" value="1"/> Yrs.			Name and Address of Employer <input type="checkbox"/> Self Employed Name: <input type="text" value="State of Texas"/> Address 1: <input type="text" value="123 Texas Avenue"/> Address 2: <input type="text"/> City: <input type="text" value="Amarillo"/> State: <input type="text" value="TX"/> ZIP: <input type="text" value="77777"/> Yrs. on this job: <input type="text" value="2"/> Yrs. employed in this line of work/profession: <input type="text" value="2"/> Position/Title/Type of Business: <input type="text" value="Clerk"/> Business Phone: <input type="text" value="512-555-1212"/>		
Mailing Address, if different from Present Address Address 1: <input type="text" value="P O Box 123"/> Address 2: <input type="text"/> City: <input type="text" value="Amarillo"/> State: <input type="text" value="TX"/> ZIP: <input type="text" value="77777"/> <input type="radio"/> Own <input type="radio"/> Rent <input type="text" value=""/> No. Yrs.			If employed in current position for less than two years or if currently employed in more than one position, complete the following: Name and Address of Employer <input type="checkbox"/> Self Employed Name: <input type="text" value="City of Amarillo"/> Address 1: <input type="text" value="321 Texas Avenue"/> Address 2: <input type="text"/> City: <input type="text" value="Amarillo"/> State: <input type="text" value="TX"/> ZIP: <input type="text" value="77777"/> Yrs. on this job: <input type="text" value="2"/> Yrs. employed in this line of work/profession: <input type="text" value="2"/> From Date: <input type="text" value="10/01/2008"/> To Date: <input type="text" value="10/01/2008"/> Monthly Income: <input type="text" value="1500.00"/> (m.m.kk/yyyy) (m.m.kk/yyyy) Position/Title/Type of Business: <input type="text" value="Clerk"/> Business Phone: <input type="text" value="512-555-1212"/>		
If residing at present address for less than two years, complete the following: Former Address (street, city, state, ZIP) Address 1: <input type="text" value="123 Center Street"/> Address 2: <input type="text"/> City: <input type="text" value="Amarillo"/> State: <input type="text" value="TX"/> ZIP: <input type="text" value="77777"/> <input type="radio"/> Own <input type="radio"/> Rent <input type="text" value="2"/> No. Yrs.			Name and Address of Employer <input type="checkbox"/> Self Employed Name: <input type="text"/> Address 1: <input type="text"/> Address 2: <input type="text"/> City: <input type="text"/> State: <input type="text"/> ZIP: <input type="text"/> Yrs. on this job: <input type="text" value="0.00"/> Yrs. employed in this line of work/profession: <input type="text" value="0.00"/> From Date: <input type="text"/> To Date: <input type="text"/> Monthly Income: <input type="text"/> (m.m.kk/yyyy) (m.m.kk/yyyy) Position/Title/Type of Business: <input type="text"/> Business Phone: <input type="text" value="500-500-5000"/>		

Next

Co-Borrower Information: The Co-Borrower Information screen of the MITAS Internet Loan Reservation System collects information regarding the Co-applicant. Information gathered here is the same as the information gathered for the primary mortgagor.

The NOHP must enter the following information:

- **Home Phone:** Enter co-applicant's home phone number
- **DOB** Enter co-applicant's Date of Birth
- **Yrs. School:** Enter the number of years of school completed by the co-applicant
- **Marital Status:** Enter either "married", "unmarried", "widowed", or "single"
- **Dependents No.** Enter the number of dependents of co-applicant if different from information entered for primary applicant
- **Ages:** Enter the dependent's ages
- **Information for Government Monitoring:** Enter appropriate information for "ethnicity", "race" & "sex"
- **Address Information:** Enter the co-applicant's present physical address
- **Mailing Address:** Enter the co-applicants mailing address if different than present physical address
- **Former Address:** Enter the co-applicant's former physical address if residing at present address for less than two years
- **Employment Information:** Enter the co-applicant's current employer name & address, years on job, years employed in this line of work, position/title and business phone number
- **Previous Employment Information:** If employed in current position for less than two years or if currently employed in more than one job.

Once all information has been entered select "Next" to proceed to the "Income Expenses" screen.



- Screens
- Loan Info
- Ask Info
- Loan Property
- Borrower
- Co-Borrower**
- Income Expenses
- Assets
- Liabilities
- Real Estate
- Transaction Detail
- Declarations

Options

- Main Menu
- Logout



Co-Borrower
QP MW 182

Run: 10/15/2009 12:09

CO-BORROWER INFORMATION	
Co-Borrower's Name: <input type="text" value="Enter First & Last Name"/> Social Security No.: <input type="text" value="123-45 6789"/>	
Home Phone: <input type="text" value="812-555-1212"/>	DOB (m/d/yyyy): <input type="text" value="10/31/1968"/>
Yrs. School: <input type="text" value="10"/>	Marital Status: <input checked="" type="radio"/> Married
Dependents: no. <input type="text" value=""/> age: <input type="text" value=""/>	
INFORMATION FOR GOVERNMENT MONITORING PURPOSES	
<p>The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation and surmise if you have made this application in person. If you do not furnish the information, please check the box below. Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)</p> <p><input type="checkbox"/> I do not wish to furnish this information</p> <p>Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino</p> <p>Race: <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Asian <input type="checkbox"/> Black, or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input checked="" type="checkbox"/> White</p> <p>Sex: <input checked="" type="checkbox"/> Female <input type="checkbox"/> Male <input type="checkbox"/> Not Available</p>	
ADDRESS INFORMATION	EMPLOYMENT INFORMATION
<p><i>Only complete if address is different than Borrower's Present Address.</i></p> <p>Present Address (street, city, state, ZIP)</p> <p>Address 1: <input type="text"/></p> <p>Address 2: <input type="text"/></p> <p>City: <input type="text"/></p> <p>State: <input type="text"/> ZIP: <input type="text"/></p>	<p>Name and Address of Employer <input type="checkbox"/> Self Employed</p> <p>Name: <input type="text" value="City of Amarillo"/></p> <p>Address 1: <input type="text" value="221 Texas Avenue"/></p> <p>Address 2: <input type="text"/></p> <p>City: <input type="text" value="Amarillo"/></p> <p>State: <input type="text" value="TX"/> ZIP: <input type="text" value="77777"/></p> <p>Yrs. on this job: <input type="text" value="2"/> Yrs. employed in this line of work/profession: <input type="text" value="2"/></p> <p>Position/Title/Type of Business: <input type="text"/> Business Phone: <input type="text" value="000-000-0000"/></p>
<p><i>Writing Address if different from Present Address</i></p> <p>Only complete if address is different than Borrower's Mailing Address.</p> <p>Mailing Address (street, city, state, ZIP)</p> <p>Address 1: <input type="text"/></p> <p>Address 2: <input type="text"/></p> <p>City: <input type="text"/></p> <p>State: <input type="text"/> ZIP: <input type="text"/></p>	<p><i>If employed in current position for less than two years or if currently employed in more than one position, complete the following:</i></p> <p>Name and Address of Employer <input type="checkbox"/> Self Employed</p> <p>Name: <input type="text"/></p> <p>Address 1: <input type="text"/></p> <p>Address 2: <input type="text"/></p> <p>City: <input type="text"/></p> <p>State: <input type="text"/> ZIP: <input type="text"/></p> <p>Yrs. on this job: <input type="text" value="0.00"/> Yrs. employed in this line of work/profession: <input type="text" value="0.00"/></p> <p>From Date: <input type="text"/> To Date: <input type="text"/> Monthly Income: <input type="text"/></p> <p>(m/d/yyyy) (m/d/yyyy)</p> <p>Position/Title/Type of Business: <input type="text"/> Business Phone: <input type="text" value="000-000-0000"/></p>
<p><i>If residing at Present Address for less than two years, complete the following:</i></p> <p>Only complete if address is different than Borrower's former address.</p> <p>Former Address (street, city, state, ZIP)</p> <p>Address 1: <input type="text"/></p> <p>Address 2: <input type="text"/></p> <p>City: <input type="text"/></p> <p>State: <input type="text"/> ZIP: <input type="text"/></p>	<p>Name and Address of Employer <input type="checkbox"/> Self Employed</p> <p>Name: <input type="text"/></p> <p>Address 1: <input type="text"/></p> <p>Address 2: <input type="text"/></p> <p>City: <input type="text"/></p> <p>State: <input type="text"/> ZIP: <input type="text"/></p> <p>Yrs. on this job: <input type="text" value="0.00"/> Yrs. employed in this line of work/profession: <input type="text" value="0.00"/></p> <p>From Date: <input type="text"/> To Date: <input type="text"/> Monthly Income: <input type="text"/></p> <p>(m/d/yyyy) (m/d/yyyy)</p> <p>Position/Title/Type of Business: <input type="text"/> Business Phone: <input type="text" value="000-000-0000"/></p>

Next

Income/Expenses: The Income and Expenses Information screen of the MITAS Internet Loan Reservation System collects information regarding the applicants' income and expenses. Complete all information for the primary applicant and all co-applicants. Select the "calculate" button to total all entries for the Borrower and Co-Borrower.

The NOHP must enter the following information:

Gross Monthly Income: Enter for applicant and co-applicant (if applicable)

- **Base Empl. Income:** Enter the gross monthly income
- **Overtime:** If applicable enter overtime income earned on a regular basis
- **Bonuses:** If applicable enter bonuses earned on a regular basis
- **Commissions:** If applicable enter commission income earned on a regular basis
- **Dividends/Interest:** If applicable enter dividend or interest income earned on a regular basis
- **Net Rental Income:** If applicable enter net rental income
- **Other:** If applicable enter other income earned on a regular basis listed below

Combined Monthly Housing Expense: Enter information that is relevant for applicant and co-applicant (if applicable):

Under Present Column enter the following:

- **Rent:** Enter present amount that applicant pays for rent

Under Proposed Column enter the following:

- **First Mortgage:** Enter the proposed monthly mortgage payment for 1st lien holder
- **Other Financing:** Enter the proposed monthly mortgage payment for other financing being obtained
- **Hazard Insurance:** Enter the proposed monthly payment for hazard insurance
- **Real Estate Taxes:** Enter the proposed monthly payment for real estate taxes
- **Mortgage Insurance:** Enter the proposed monthly payment for mortgage insurance (if applicable)
- **Homeowner Assn. Dues:** Enter the proposed monthly payment for homeowner's association dues (if applicable)

Describe Other Income: Enter information regarding any other type of income that is being received on a regular basis by applicant and co-applicant (if applicable)

Once all information has been entered select "Next" to proceed to the "Asset's" screen.



- Screens
- Loan Info
- Addl Info
- Loan Property
- Borrower
- Co-Borrower
- Income Expenses**
- Assets
- Liabilities
- Real Estate
- Transaction Detail
- Declarations

Options

- Main Menu
- Logoff



Income Expenses			
O/P MLW183		Run: 10/15/2009(12:11)	
MONTHLY INCOME INFORMATION			
Gross Monthly Income	Borrower	Co-Borrower	Total
Base Empl. Income*	1500	1500	
Overtime	100	100	
Bonuses	100	100	
Commissions			
Dividends / Interest			
Net Rental Income			
Other (enter other income at bottom of page)			
Total			
COMBINED HOUSING EXPENSES INFORMATION			
Combined Monthly Housing Expense	Present	Proposed	
Rent	375		
First Mortgage (P&I)			100
Other Financing (P&I)			100
Hazard Insurance			50
Real Estate Taxes			150
Mortgage Insurance			
Homeowner Assn. Dues			
Other			
Total			
* Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.			
Describe Other Income Notice: Alimony, child support or separate maintenance income need not be revealed if the Borrower(B) or Co-Borrower(C) does not choose to have it considered for repaying this loan.			
B/C			Monthly Amount
<input type="radio"/> B <input type="radio"/> C			
<input type="radio"/> B <input type="radio"/> C			
<input type="radio"/> B <input type="radio"/> C			

Calculate Totals

Next

Assets: The Assets Information screen of the MITAS Internet Loan Reservation System collects information regarding the applicants' assets. Select the “calculate” button to total all entries.

The NOHP must list all assets for applicant and co-applicant (if applicable) including checking & savings accounts:

Once all information has been entered select “Next” to proceed to the “Liabilities” screen.



- Screens
- Loan Info
- Add Info
- Loan Property
- Borrower
- Co-Borrower
- Income Expenses
- Assets**
- Liabilities
- Real Estate
- Transaction Detail
- Documentation

Options

Main Menu
Logout



Assets

ASSETS	
<p>This statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-Borrowers. If these assets and liabilities are not jointly owned so that the Statement can be meaningfully and fairly presented on a combined basis, otherwise separate Statements and Schedules are required. If the Co-Borrower section was completed about a non-applicant spouse or other person, this Statement and supporting schedules must be completed about that spouse or other person also.</p> <p>Completed <input checked="" type="checkbox"/> jointly <input type="checkbox"/> not jointly</p>	
Description	Cash or Market Value
Cash deposit (savings) purchase held by [NAME]	\$0.00
List checking and savings accounts below	
Name and address of Bank, S&L, or Credit Union	
Name <input type="text"/>	
Address 1 <input type="text"/>	
Address 2 <input type="text"/>	
City <input type="text"/> State <input type="text"/> ZIP <input type="text"/>	
Acct. no. <input type="text"/>	\$0.00
Name and address of Bank, S&L, or Credit Union	
Name <input type="text"/>	
Address 1 <input type="text"/>	
Address 2 <input type="text"/>	
City <input type="text"/> State <input type="text"/> ZIP <input type="text"/>	
Acct. no. <input type="text"/>	\$0.00
Name and address of Bank, S&L, or Credit Union	
Name <input type="text"/>	
Address 1 <input type="text"/>	
Address 2 <input type="text"/>	
City <input type="text"/> State <input type="text"/> ZIP <input type="text"/>	
Acct. no. <input type="text"/>	\$
Name and address of Bank, S&L, or Credit Union	
Name <input type="text"/>	
Address 1 <input type="text"/>	
Address 2 <input type="text"/>	
City <input type="text"/> State <input type="text"/> ZIP <input type="text"/>	
Acct. no. <input type="text"/>	\$
Stocks & Bonds (Company name, number & description)	
Company Name <input type="text"/>	\$
Number/Description <input type="text"/>	\$
Life Insurance net cash value	
Face amount <input type="text"/>	\$
Subtotal Liquid Assets	
	\$0.00
Real estate owned (enter market value from schedule of real estate owned)	
	\$
Vested interest in retirement fund	
	\$
Net worth of business(es) owned (attach financial statement)	
	\$
Mutual funds owned (state and year)	
State <input type="text"/>	\$0.00
Character <input type="text"/> Year <input type="text"/>	\$
State <input type="text"/>	\$
State <input type="text"/> Year <input type="text"/>	\$
State <input type="text"/>	\$
State <input type="text"/> Year <input type="text"/>	\$
Other Assets (describe) Description <input type="text"/>	
	\$
	\$
	\$
Total Assets	
	\$0.00

Calculate Totals

Next

Liabilities: The Liabilities Information screen of the MITAS Internet Loan Reservation System collects information regarding the applicants' liabilities and pledged assets. List the creditor's name, address, and account number for all outstanding debts.

The NOHP must enter all liabilities for applicant and co-applicant (if applicable) the following information must be entered:

- Name of company debt is owed to
- Monthly payment amount
- Type of account (revolving/installment)
- Account balance
- Account number.

Once all information has been entered select “Next” to proceed to the “Real Estate” screen.



- Home
- Start
- Account
- Start Page
- Search
- Navigation
- Account of person
- Profile
- Real Estate
- Transaction List
- Accounting

Liabilities

Filter Items

Logout



Account	Balance	Debit	Credit
Account 1	0.00	0.00	0.00
Account 2	0.00	0.00	0.00
Account 3	0.00	0.00	0.00
Account 4	0.00	0.00	0.00
Account 5	0.00	0.00	0.00
Account 6	0.00	0.00	0.00
Account 7	0.00	0.00	0.00
Account 8	0.00	0.00	0.00
Account 9	0.00	0.00	0.00
Account 10	0.00	0.00	0.00
Account 11	0.00	0.00	0.00
Account 12	0.00	0.00	0.00
Account 13	0.00	0.00	0.00
Account 14	0.00	0.00	0.00
Account 15	0.00	0.00	0.00
Account 16	0.00	0.00	0.00
Account 17	0.00	0.00	0.00
Account 18	0.00	0.00	0.00
Account 19	0.00	0.00	0.00
Account 20	0.00	0.00	0.00
Account 21	0.00	0.00	0.00
Account 22	0.00	0.00	0.00
Account 23	0.00	0.00	0.00
Account 24	0.00	0.00	0.00
Account 25	0.00	0.00	0.00
Account 26	0.00	0.00	0.00
Account 27	0.00	0.00	0.00
Account 28	0.00	0.00	0.00
Account 29	0.00	0.00	0.00
Account 30	0.00	0.00	0.00
Account 31	0.00	0.00	0.00
Account 32	0.00	0.00	0.00
Account 33	0.00	0.00	0.00
Account 34	0.00	0.00	0.00
Account 35	0.00	0.00	0.00
Account 36	0.00	0.00	0.00
Account 37	0.00	0.00	0.00
Account 38	0.00	0.00	0.00
Account 39	0.00	0.00	0.00
Account 40	0.00	0.00	0.00
Account 41	0.00	0.00	0.00
Account 42	0.00	0.00	0.00
Account 43	0.00	0.00	0.00
Account 44	0.00	0.00	0.00
Account 45	0.00	0.00	0.00
Account 46	0.00	0.00	0.00
Account 47	0.00	0.00	0.00
Account 48	0.00	0.00	0.00
Account 49	0.00	0.00	0.00
Account 50	0.00	0.00	0.00
Account 51	0.00	0.00	0.00
Account 52	0.00	0.00	0.00
Account 53	0.00	0.00	0.00
Account 54	0.00	0.00	0.00
Account 55	0.00	0.00	0.00
Account 56	0.00	0.00	0.00
Account 57	0.00	0.00	0.00
Account 58	0.00	0.00	0.00
Account 59	0.00	0.00	0.00
Account 60	0.00	0.00	0.00
Account 61	0.00	0.00	0.00
Account 62	0.00	0.00	0.00
Account 63	0.00	0.00	0.00
Account 64	0.00	0.00	0.00
Account 65	0.00	0.00	0.00
Account 66	0.00	0.00	0.00
Account 67	0.00	0.00	0.00
Account 68	0.00	0.00	0.00
Account 69	0.00	0.00	0.00
Account 70	0.00	0.00	0.00
Account 71	0.00	0.00	0.00
Account 72	0.00	0.00	0.00
Account 73	0.00	0.00	0.00
Account 74	0.00	0.00	0.00
Account 75	0.00	0.00	0.00
Account 76	0.00	0.00	0.00
Account 77	0.00	0.00	0.00
Account 78	0.00	0.00	0.00
Account 79	0.00	0.00	0.00
Account 80	0.00	0.00	0.00
Account 81	0.00	0.00	0.00
Account 82	0.00	0.00	0.00
Account 83	0.00	0.00	0.00
Account 84	0.00	0.00	0.00
Account 85	0.00	0.00	0.00
Account 86	0.00	0.00	0.00
Account 87	0.00	0.00	0.00
Account 88	0.00	0.00	0.00
Account 89	0.00	0.00	0.00
Account 90	0.00	0.00	0.00
Account 91	0.00	0.00	0.00
Account 92	0.00	0.00	0.00
Account 93	0.00	0.00	0.00
Account 94	0.00	0.00	0.00
Account 95	0.00	0.00	0.00
Account 96	0.00	0.00	0.00
Account 97	0.00	0.00	0.00
Account 98	0.00	0.00	0.00
Account 99	0.00	0.00	0.00
Account 100	0.00	0.00	0.00

Calculate Totals

Real Estate Owned: The 1003 Schedule of Real Estate Owned screen of the MITAS Internet Loan Reservation System collects information regarding the any real estate currently owned by the applicants.

NOHP must enter any information regarding property that is owned by the applicant and/or the co-applicant (if applicable).

Under the section “Information for Government Monitoring Purposes” the NOHP must enter the manner in which the application complete, the name and phone number of the person that assisted in completing the application, name and address of the NOHP.

Once all information has been entered select “Next” to proceed to the “Transaction Detail” screen.



- Screens
- Loan Info
- Add Info
- Loan Property
- Borrower
- Co-Borrower
- Income Expenses
- Assets
- Liabilities
- Real Estate**
- Transaction Detail
- Declarations

Options



- Main Menu
- Screen Help
- Logoff



SCHEDULE OF REAL ESTATE OWNED						
Property Address (enter S if sold, PS if pending sale, R if rental being held for income, O if property owned)					C S	Type of Property
Address 1					C PS	
Address 2					C R	
City					C O	
State						
Present Market Value	Amount of Mortgage & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income	
Property Address (enter S if sold, PS if pending sale, R if rental being held for income, O if property owned)					C S	Type of Property
Address 1					C PS	
Address 2					C R	
City					C O	
State						
Present Market Value	Amount of Mortgage & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income	
Property Address (enter S if sold, PS if pending sale, R if rental being held for income, O if property owned)					C S	Type of Property
Address 1					C PS	
Address 2					C R	
City					C O	
State						
Present Market Value	Amount of Mortgage & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income	
Total Present Market Value	Total Amount of Mortgage & Liens	Total Gross Rental Income	Total Mortgage Payments	Total Insurance, Maintenance, Taxes & Misc.	Total Net Rental Income	
.00	.00	.00	.00	.00	.00	

PREVIOUS CREDIT UNDER ADDITIONAL NAMES

List any additional names under which credit has previously been received and indicate appropriate creditor name(s) and account number(s):

Alternate Name	Creditor Name	Account Number
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>

INFORMATION FOR GOVERNMENT MONITORING PURPOSES

<p>To be Completed by Interviewer</p> <p>This application was taken by:</p> <p><input checked="" type="radio"/> face-to-face interview</p> <p><input type="radio"/> by mail</p> <p><input type="radio"/> by telephone</p> <p><input type="radio"/> by internet</p>	<p>Interviewer's Name</p> <p>Name of Person taking app. <input type="text"/></p> <hr/> <p>Interviewer's Phone Number (incl. area code)</p> <p>512-565-1212 <input type="text"/></p>
<p>Name and Address Interviewer's Employer</p> <p>Name <input type="text"/> (Name of NDHP)</p> <p>Address 1 <input type="text"/> (Address of NDHP)</p> <p>Address 2 <input type="text"/></p> <p>City <input type="text"/> Amarillo State <input type="text"/> TX ZIP <input type="text"/> 77777 <input type="text"/> - <input type="text"/></p>	

Next

Transaction Details: The Transaction Detail screen of the MITAS Internet Loan Reservation System collects information regarding the financial details of the transaction.

Once all information has been entered select “Next” to proceed to the “Declaration” screen.

Transaction Detail

Page 1 of 1



Screens

- Loan Info
- Add Info
- Loan Property
- Borrower
- Co-Borrower
- Income Expenses
- Assets
- Liabilities
- Real Estate
- Transaction Detail**
- Declarations

Options

Main Menu

- Screen Help
- Logoff



Transaction Detail	
DETAILS OF TRANSACTION	
a. Purchase Price	\$0,000.00
b. Alterations, improvements, repairs	\$
c. Land (if acquired separately)	\$
d. Refinance (incl. debts to be paid off)	\$
e. Estimated prepaid items	\$
f. Estimated closing costs	\$
g. PMI, MIP, Funding Fee	\$
h. Discount (if Borrower will pay)	\$
i. Total costs (add items a through h)	\$0,000.00
j. Subordinate financing	\$
k. Borrower's closing costs paid by Seller	\$
l. Other Credits	\$
m. Loan amount (exclude PMI, MIP, Funding Fee financed)	\$
n. PMI, MIP, Funding Fee financed	\$
o. Loan amount (add m & n)	\$0,000.00
p. Cash from to Borrower (subtract j, k, l & o from i)	\$0,000.00

Calculate Totals

Next

Declarations: The Borrower and Co-Borrower Declarations Information screen of the MITAS Internet Loan Reservation System collects information regarding the applicant(s). The declarations assist the NOHP in making a credit worthiness decision. Read each question, then select the applicable "Yes" or "No" radio button option for the Borrower and Co-Borrower (if applicable) for each declaration.

The questions asked under the "Declarations Screen" must be answered.

Once all information has been entered select "Submit" to submit your reservation.

Declarations



Screens

- Loan Info
- Add Info
- Loan Property
- Borrower
- Co-Borrower
- Income Expenses
- Assets
- Liabilities
- Real Estate
- Transaction Detail
- Declarations**

Options

Main Menu

Logout



DECLARATIONS

O/P MLW103 Rev: 10/15/2009(12:10)

	Borrower		Co-Borrower	
	Yes	No	Yes	No
a. Are there any outstanding judgments against you?	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
b. Have you been declared bankrupt within the past 7 years?	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
d. Are you a party in a lawsuit?	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? <small>(This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name and address of Lender, FHA or VA case number, if any, and reasons for the action.)</small>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? If "Yes," give details as described in the preceding question.	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
g. Are you obligated to pay alimony, child support, or separate maintenance?	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
h. Is any part of the down payment borrowed?	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
i. Are you a co-maker or endorser on a note?	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
j. Are you a U.S. citizen?	<input checked="" type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
k. Are you a permanent resident alien?	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
l. Do you intend to occupy the property as your primary residence? <small>If "Yes," complete question m below:</small>	<input checked="" type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
m. Have you had an ownership interest in a property in the last three years?	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
(1) What type of property did you own: principal residence (PR), second home (SH), or investment property (IP)?	<input type="radio"/> PR	<input type="radio"/> SH	<input type="radio"/> PR	<input type="radio"/> SH
	<input type="radio"/> IP	<input type="radio"/> IP	<input type="radio"/> IP	<input type="radio"/> IP
(2) How did you hold title to the home: solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?	<input type="radio"/> S	<input type="radio"/> SP	<input type="radio"/> S	<input type="radio"/> SP
	<input type="radio"/> O	<input type="radio"/> O	<input type="radio"/> O	<input type="radio"/> O

ACKNOWLEDGMENT AND AGREEMENT

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agent, brokers, processors, attorneys, insurers, servicers, successors, and assigns and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq.; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described in this application; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated in this application; (6) the Lender, its servicers, successors, or assigns may retain the original and/or an electronic record of this application, whether or not the Loan is approved; (7) the Lender and its agent, brokers, insurers, servicers, successors, and assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (8) in the event that my payments on the Loan become delinquent, the Lender, its servicers, successors, or assigns may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by the law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors, or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or the value of the property; and (11) my transmission of this application "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, and enforceable and valid as if a paper version of this application were delivered containing my original written signature.

Acknowledgment: Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors, and assigns, may verify or reverify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate business purpose through any source, including a source named in this application or a consumer reporting agency.

http://mitasweb/wb002.cbx

10/15/2009

Page 25 of 31

February 2014

Reservation Confirmation: NOHP must ensure that a date appears next to **“Reservation Date”** and **“Reservation Expiration Date”**. If no dates appear in these fields your reservation has not been completed



Screens
Reservation Confirmation

Options

Main Menu
Logoff



Reservation Confirmation

Printer Friendly

Reservation Confirmation

Lender: *
Branch: *
User ID: TEST
Loan Number: 1365
Lender Loan Number: 0
Reservation Date: **10/15/2009**
Reservation Expiration Date: 10/29/2009
Mortgagor Last Name: ENTER LAST NAME
Mortgagor First Name: ENTER FIRST NAME
Social Security Number: 123-45-6789
Loan Amount: \$45,000.00
Loan Type Codes: Conventional - Uninsured
Interest Rate: 0.0000
Purchase Price: \$90,000.00
Points: 0.0000
Assistance Amt: \$0.00
Program: General Revenue Appn
Original Bond Issue: General Revenue Appn
Allocation: REGION 1 - RURAL
Final Purchase Date: 00/00/0000
Loan Status: In Closing

Pool Insurer:
New or existing: *
Targeted Area Status: *

Property Address: 123 MAIN STREET
AMARILLO, TX 77777

Contact Information:

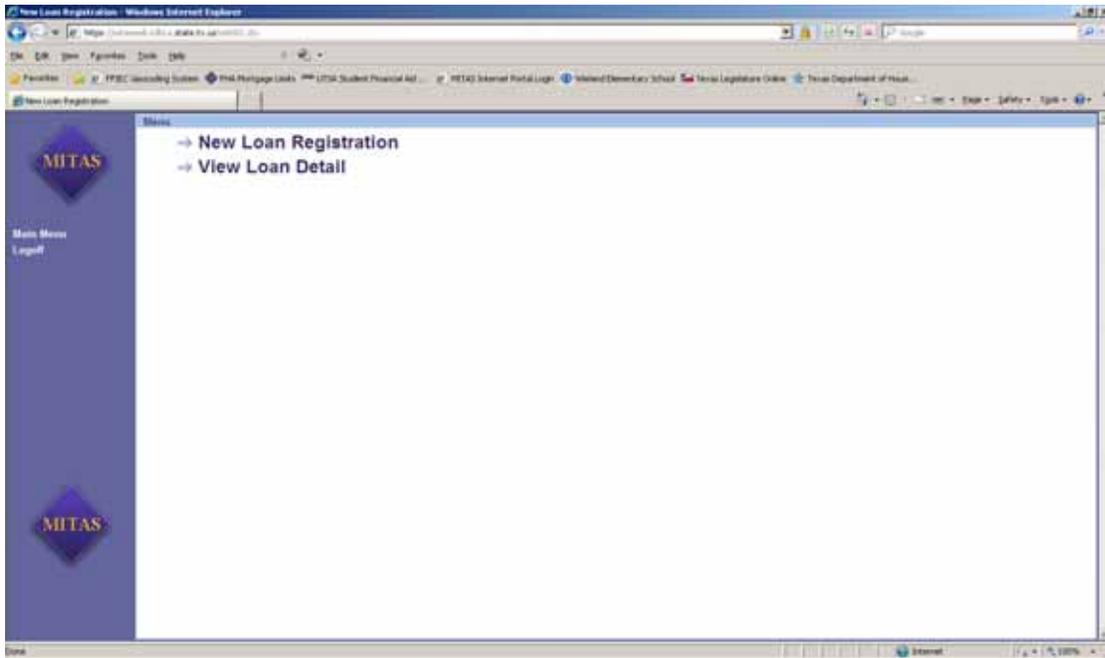
Phone: (000) 000-0000 Fax: (000) 000-0000
Email:

Disclaimer

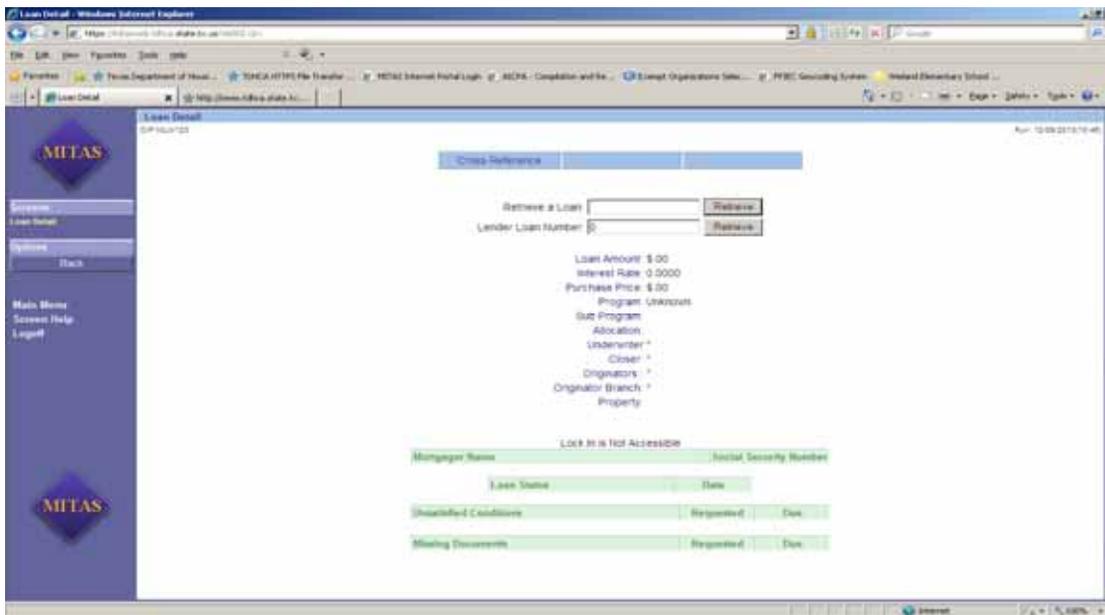
This is a reservation of funds only and not a guarantee to purchase your loan. You must first submit all required documentation per the Lender Guide and the Program Agreements for review and approval. This registration is being held on your behalf under the premise that all data has been input in a correct manner. The input of incorrect information may result in this reservation being void. Please review this Registration Confirmation carefully and make appropriate changes or contact our offices for assistance.

Next Back

View Loan Detail: To access a list of your organization’s reservations, select “View Loan Detail.”

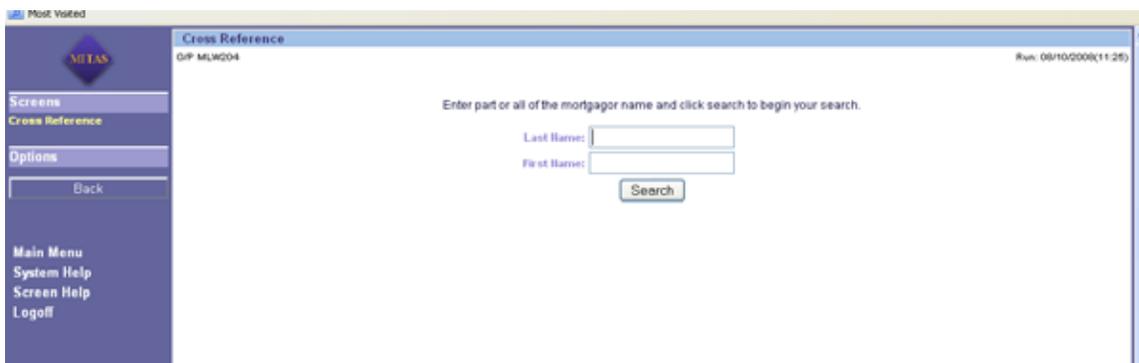
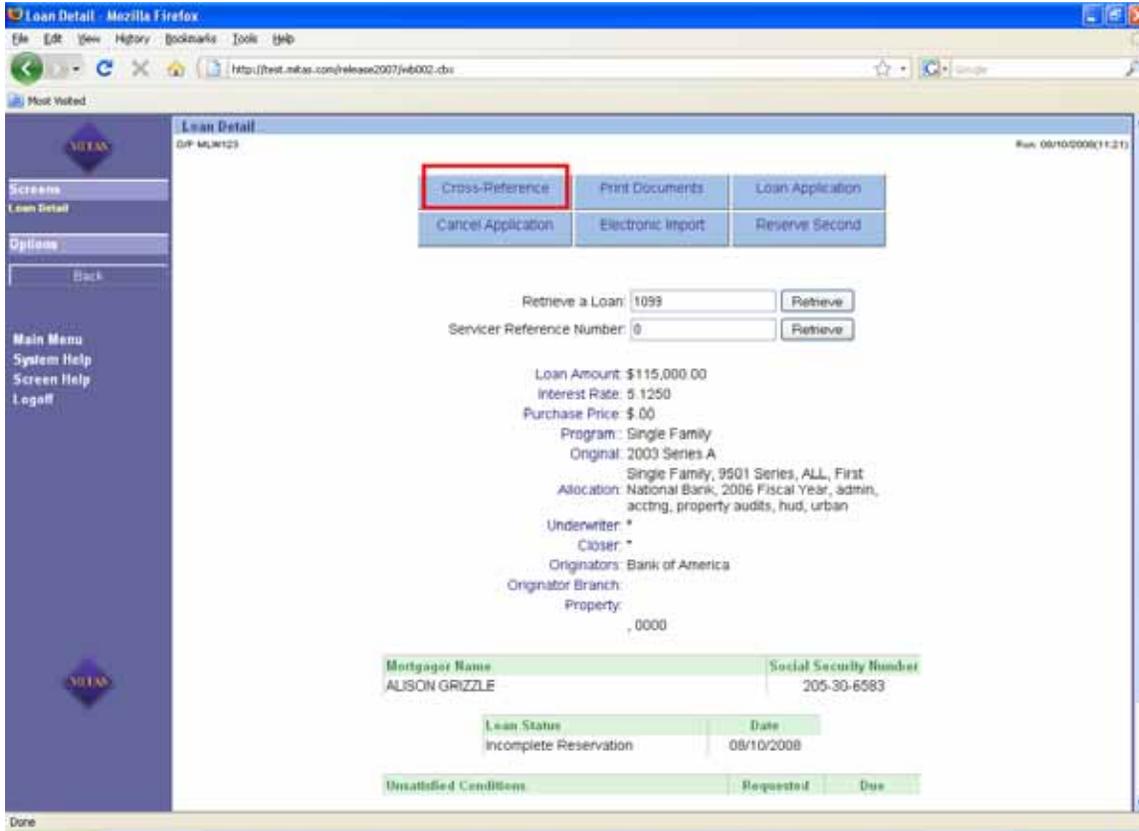


To access your reservation enter the loan number in the appropriate field and click “Retrieve”.



Cross Reference - Pushbutton giving you access cross reference a list of loan number by last name and then first name.

Loan Application - Pushbutton giving you access to application screens. **The NOHP only has access to the loan application if the reservation has not been submitted.** The NOHP may update/change any loan data on these screens.





Screens

Cross Reference

Options

Main Menu
Screen Help
Logout



Cross Reference
OF MLW204

Run: 10/16/2009(14:36)

Click on the name below you wish to retrieve.

Mortgagor Name	Loan Number	Loan Status
ENTER LAST NAME, ENTER FIRST NAME	1365	In Closing
ENTREKIN, WILLIAM	2640136994	*
ENTRICAN, MITCHELL	2110764400	*
ENTZMINGER, JOHN R.	2710114440	*
EPHRAIM, ABEL O.	3440148559	*
EPELY, SUZY C	010115356	Funded
EPERSON, CAROLYN S.	2640106282	*
EPERSON, CHERYL A.	2610092572	*
EPERSON, REGINAL C.	2410055997	*
ERAZO, ANGELICA	2003600106	Funded
ERBEN, WILLIAM	020743942	Funded
EREDIA, GERALD A.	2310025566	Funded
ERHARDT, SHEREE J.	020826681	Funded
ERICKSON, ALBERT A.	2210013112	*
ERICKSON, MELINDA A.	2310037559	*
ERICKSON, SCOTT V.	2310043779	*
ERIC, CHANTAL	2666436	Funded
ERIKSEN, ROBERT E	169070390	Funded
ERIKSON, DANIEL K	010614105	Funded
ERIVES, MICHAEL	682	*
ERIVES, MIGUEL	3040133021	*
ERLES, RICHARD G.	2210010647	*
ERNST, MARK J.	169070539	Funded
ERNST, RICKY A.	2310026031	*
ERSKINE, WILLIAM	2120636651	*
ERTELL	2120793491	*
ERVIN,	2110809692	*
ERVIN, JOHNNY	2140817111	*
ERVIN, RALPH W.	2310023264	*
ERVIN, VANESSA	007336877	Funded
ERWIN, JAMES	2110774879	*
ERWIN, KENNETH D	2610102326	*
ERWIN, WARNER S	02086566	Funded
ERWIN, JR., HARRY W	020865112	Funded
ESCAJEDA, ALFREDO	372502633	Funded
ESCAJEDA, DAVID	007221237	Funded
ESCALANTE, GREGORIO A.	1269435	Funded
ESCALANTE, LUIS	6395629	Funded
ESCALANTE, MARIA E	00789632	Funded
ESCALANTE, VICTORIANO	6542911	Funded
ESCALANTE JR., EMIGDIO	011147867	Funded
ESCALERA, CARLOS A	169071404	Funded
ESCALERA, JOSE A.	007026335	Funded
ESCAMILLA, PATRICIA T	4395412	Funded
ESCAMILLA, DAVID	007344906	Funded
ESCAMILLA, HOMERO A	007633681	Funded
ESCAMILLA, JOANNA L	4319137	Funded
ESCAMILLA, JOSE A	349132349	Funded
ESCAMILLA, MARIO E	2666426	Funded
ESCAMILLA, MICHAEL	2770625	Funded

Print Documents - Pushbutton giving you access to the forms printing screen.

Loan Detail

Page 1 of 1



Screens
Loan Detail

Options

Main Menu
Screen Help
Logoff

Loan Detail
O/P MLW123 Run: 10/16/2009(14:18)

Cross-Reference
Print Documents

Retrieve a Loan:

Lender Loan Number:

Loan Amount: \$45,000.00
Interest Rate: 0.0000
Purchase Price: \$90,000.00
Commitment Expiration Date: 10/16/2010
Program: 2010-2011 BOOTSTRAP PROGRAM
Sub Program:
Allocation: REGION 1 - RURAL
Underwriter RAUL GONZALES
Closer: *
Originators: *
Originator Branch: TDHCA/OCI
Property: 123 MAIN STREET
AMARILLO, TX 777770000

Mortgagor Name	Social Security Number
Enter First & Last Name	123-45-6789

Loan Status	Date
Application	10/15/2009
Underwriting Approval	10/16/2009
In Closing	12/01/2009

Unsatisfied Conditions	Requested	Due
Missing Documents		
AFFIDAVIT OF COMPLETION	00/00/0000	00/00/0000
Flood Cert - Life of Loan	00/00/0000	00/00/0000

Other Mortgages			
Loan Amount	Interest Rate	Term In Months	Amortization Type

http://mitasweb/wb002.cbx

10/16/2009



Screens
Document Printing

Options

Back

Main Menu
System Help
Screen Help
Logoff

Document Printing
O/P MLW123 Run: 09/10/2009(11:25)

Forms Not Yet Printed for this Loan
Forms Previously Printed for this Loan that May Be Reprinted
Forms Not Yet Available for Printing for This Loan

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