

**SWBC MORTGAGE CORPORATION*FIRST TEXAS MORTGAGE
12950 COUNTRY PARKWAY*SUITE 150*SAN ANTONIO, TEXAS 78216**

AFFIDAVIT OF OCCUPANCY

The applicant(s) hereby certify and acknowledge that upon taking title to the real property described herein, their occupancy status will be as follows:

Property: _____

_____ Primary Residence _____ Secondary Residence _____ Investment Property

The applicant(s) acknowledge it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning this loan application as applicable under the provisions of Title 18, United States Code, Section 1014.

EQUAL CREDIT OPPORTUNITY ACT

The Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on a basis of race, color, religion, national origin, sex, marital status, age, (provided that the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. Income which you receive as alimony, child support or separate maintenance need not be disclosed to this creditor unless you choose to rely on such sources to qualify for the loan. Income from these and other sources, including part-time or temporary employment, will not be discounted by this lender because of your sex or marital status. However, we will consider very carefully the stability and probable continuity of any income you disclose to us. The federal agency that administers compliance with this law concerning this creditor is the Federal Trade Commission.

FLOOD INSURANCE AGREEMENT

Regulations effective March 2, 1974, will not permit a lender to close a loan which is insured, guaranteed or regulated by the Federal Government on property located in an area having special flood hazards and in which flood insurance has been made available under the National Flood Insurance Act of 1986, without flood insurance.

The National Flood Insurance Reform Act of 1994 states that: if the servicer at any time during the term of the loan determines that the property is in a SFHA, it must notify the borrower that flood insurance must be obtained. In these cases, the borrower has 45 days to respond and provide evidence of acceptable insurance to the servicer; if no response made by the borrower, the servicer can force place flood coverage after 45 days from original notification.

The undersigned agree that flood insurance will be purchased if the property is located in a SFHA, and if flood insurance is available in the community. The undersigned further agree that if the property is determined to be in such a SFHA, and if insurance is available at the time of the loan closing, or after the loan is closed, that I/we (Borrower) will obtain and pay for such insurance in an amount as required by the lender.

I/WE certify that I/We have read and fully understand the notices set forth above.

Applicant

Date

Applicant

Date

