

## Authorization Request for "Mortgage and Credit Action Plan"

I understand that by paying the \$275.00 consulting fee I am hiring Anna Babineaux dba Babineaux Consulting as a consultant to assist me with a comprehensive understanding of:

- Clarifying my goals; housing, savings, etc.
- The steps of the mortgage qualifying process
- The maximum housing ratio and debt ratios per program type
- The standard closing fees or costs
- What are pre-paid items and how they apply to dollars needed for closing
- A review and a discussion of each credit item reflected in your credit report
- Clarify when one might retire debt and why or NOT
- Give guidance on how I can effect corrections to your own credit report
- Point out ways to improve the mortgage credit score
- Define ways to obtain assistance on paying closing costs
- Explain escrow accounts and how or when they can be waived
- Discuss options on obtaining down payment dollars
- Reveal what items impact the end rate on the mortgage and why
  - Credit score
  - Amount borrowed
  - Down payment
  - Type of loan request
- Explain mortgage insurance premiums and how they differ by product
- Discount points and how they apply
- Point out items which may improve your tax position

I further acknowledge that I am not required to apply for a mortgage with Anna Babineaux and Texas Supreme Mortgage, Inc.

\_\_\_\_\_

\_\_\_\_\_

Print Name: \_\_\_\_\_

Print Name: \_\_\_\_\_

Date: \_\_\_\_\_

Date: \_\_\_\_\_

Anna M. Babineaux  
Mortgage Consultant  
Tel: 713-907-5365  
Fax: 713-559-8357

mbabineaux12@comcast.net or www.mortgagesbythebay.com

**Authorization to Obtain Credit**

Borrower: \_\_\_\_\_ SSN# \_\_\_\_\_ DOB \_\_\_\_\_  
Co-Borrower: \_\_\_\_\_ SSN# \_\_\_\_\_ DOB \_\_\_\_\_  
Address: \_\_\_\_\_ City \_\_\_\_\_ St \_\_\_\_\_ Zip \_\_\_\_\_  
Rent \_\_\_\_\_ Rent Amount: \_\_\_\_\_ Own \_\_\_\_\_ House Note: \_\_\_\_\_ How Long? \_\_\_\_\_ Number of Children \_\_\_\_\_ (ages) \_\_\_\_\_  
Home Telephone ( ) \_\_\_\_\_ Cell Phone ( ) \_\_\_\_\_  
Work Telephone ( ) \_\_\_\_\_ Email: \_\_\_\_\_  
Borrower's Employer: \_\_\_\_\_ Years on the job \_\_\_\_\_  
HR contact: \_\_\_\_\_ and telephone number: \_\_\_\_\_  
Income\$ \_\_\_\_\_ Hourly \_\_\_\_\_ Salary \_\_\_\_\_ Other \_\_\_\_\_ Years in this line of work: \_\_\_\_\_  
Co-Borrower's Employer \_\_\_\_\_ Years on the job \_\_\_\_\_  
HR contact: \_\_\_\_\_ and telephone number: \_\_\_\_\_  
Income\$ \_\_\_\_\_ Hourly \_\_\_\_\_ Salary \_\_\_\_\_ Other \_\_\_\_\_ Years in this line of work: \_\_\_\_\_  
Work Telephone ( ) \_\_\_\_\_ Cell Phone: ( ) \_\_\_\_\_

Applicant		
Creditor	Payment	Balance
car pmt		

Co-Applicant		
Creditor	Payment	Balance
car pmt		

Child Care \_\_\_\_\_ Child Support \_\_\_\_\_

Child Care \_\_\_\_\_ Child Support \_\_\_\_\_

Other Debts: \_\_\_\_\_

Other Debts: \_\_\_\_\_

Assets: Source of Funds? \_\_\_\_\_ Amount: \_\_\_\_\_ List Assets: checking, and savings, \_\_\_\_\_ retirement, 401K, \_\_\_\_\_ real estate \_\_\_\_\_ cars (year, make model, value) \_\_\_\_\_

Has either party been turned down for a loan in the last six months? Y \_\_\_ N \_\_\_

Has either party been part of or involved in a bankruptcy or undergone foreclosure within the last 7 years? Y \_\_\_ N \_\_\_

**General Authorization**

This authorizes Anna Babineaux, and its assigns, to verify my/our past and present employment, earnings records, bank accounts, stock holdings and any other balances needed to process my mortgage application. This further authorizes Anna Tolleson to order a mortgage credit report and verify all other information, including past or present mortgage and landlord references. It is understood that a photocopy of this document shall also serve as an authorization to provide the information for a loan application.

\_\_\_\_\_  
Borrower's Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Borrower's Signature

\_\_\_\_\_  
Date

Sponsor: Texas Supreme Mortgage, Inc. 505 N Sam Houston Parkway East #110  
Houston, Texas 77060 281-445-1901 TMBL#1021 ML#56290