



Loan Number: [REDACTED]

# ACKNOWLEDGMENT AS TO FAIR MARKET VALUE OF HOMESTEAD PROPERTY

(Pursuant to Section 50(a)(6)(Q)(ix), Article XVI, Texas Constitution)

Property Address: [REDACTED], WEST COLUMBIA, TEXAS 77486

Owner/Borrower acknowledges that:

I am an owner of the above referenced Property, (the "Homestead Property") and have made application with Lender for an extension of credit commonly known as an "equity loan," as authorized by Section 50(a) (6), Article XVI, Texas Constitution, which will be secured by the Homestead Property;

The extension of credit is being closed today, AUGUST 29, 2014, and the fair market value of the Homestead Property is \$ 133,000.00 : and

Lender is relying on this written acknowledgment by me as to the fair market value of the Homestead Property as a condition of making the extension of credit and neither I nor Lender has any knowledge, or reason to believe, that the fair market value of the Homestead Property stated in this written acknowledgment is incorrect.

On behalf of the Lender, the undersigned representative of Lender acknowledges that the fair market value of the Homestead Property on this date is as stated above and that the Lender has no knowledge or reason to believe that the fair market value of the Homestead Property stated in this written acknowledgment is incorrect.


If applicable, the value acknowledged in this instrument is the value estimate in an appraisal or evaluation prepared in accordance with a state or federal requirement applicable to an extension of credit under Section (a) (6), Article XVI, Texas Constitution.

## ACKNOWLEDGMENT

**SIGNATURE MISSING!**

Owner/Borrower  
[REDACTED]

Lender:  
Bank of America, N.A.

By:   
Brian Davis

Title: Managing Director, National Operations  
\*Electronic Signature as authorized under Texas Business & Commerce Code Chapter 322, Sections 322.002(8); 322 007; 322 008



**LENDER AND BORROWER  
ACKNOWLEDGMENT OF FAIR MARKET VALUE  
OF HOMESTEAD PROPERTY**

Pursuant to Texas Constitution Article XVI: § 50(a)(6)(Q)(ix)

Borrower(s): [REDACTED]

Date: **JANUARY 25, 2013**

Loan Number: [REDACTED]

Property Address: [REDACTED]

**MISSOURI CITY, TX 77459-5755**

Lender: **TEXAS LOAN STAR INC**

Loan Originator:

The undersigned parties acknowledge that the fair market value of the homestead property referenced above is **\$360,000.00** on the date the loan closes.


The fair market value is based on an appraisal or evaluation prepared in accordance with state or federal requirements.

Borrower(s) and Lender further acknowledge that the Lender is relying on this written acknowledgment by the borrowers as to the fair market value of the Homestead Property as a condition for an extension of credit commonly known as a "home equity loan."

The undersigned parties further acknowledge that the fair market value stated herein is correct and accurate to the best of the parties' knowledge.

Lender: **TEXAS LOAN STAR INC**

By: **SIGNATURE MISSING!** \_\_\_\_\_ Title \_\_\_\_\_ Date \_\_\_\_\_  
[REDACTED] (Seal) [REDACTED] (Seal)  
[REDACTED] [REDACTED]



BORROWER'S AND LENDER'S ACKNOWLEDGMENT OF FAIR MARKET VALUE

STATE OF TEXAS §
COUNTY OF Harris §

WHEREAS, Lender has agreed to make a loan to Borrower defined as an "Equity Loan" pursuant to Section 50(a)(6) of Article XVI of the Texas Constitution;

WHEREAS, certain provisions of the Texas Constitution require Borrower and Lender to acknowledge, in writing, the fair market value of the property to be pledged pursuant to such equity loan;

NOW THEREFORE, in consideration of one dollar (\$1.00) and other good and valuable consideration, Borrower and Lender do make this their statement of fair market value with respect to the following property: SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART THEREOF

more commonly known as [REDACTED] HUMBLE, TX 77346-2515 (the "Property").

Lender and Borrower agree and acknowledge that the fair market value of the Property as of the date of this document is \$900,000.00 (the "value").

Borrower hereby swears, affirms, represents, warrants, and covenants that the amount of the loan described herein plus the amount of any other indebtedness encumbering the Property is equal to or less than eighty percent (80%) of the fair market value of the Property as of the day of this acknowledgement.

Borrowers hereby agree, accept and confess that the value is the fair market value of the Property as of the date hereof, as such term is used within the Constitution and laws of the State of Texas.

BORROWERS:

[Signatures and seals of borrowers with dates 9/27/04]

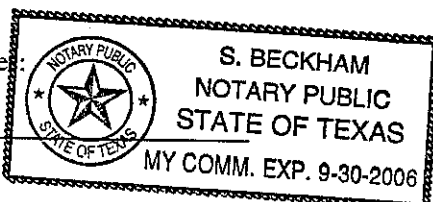
LENDER: Option One Mortgage Corporation, a California Corporation

By: SIGNATURE MISSING! [Red arrow pointing to the missing signature]

ACKNOWLEDGEMENT

STATE OF TEXAS §
COUNTY OF Harris §

Subscribed and sworn to before me this 27th day of Sept, 2004, by



[Signature of Notary] Notary Public, State of Texas
Printed Name of Notary

**ACKNOWLEDGMENT REGARDING  
FAIR MARKET VALUE OF HOMESTEAD PROPERTY  
(PURSUANT TO SECTION 50(A)(6)(Q)(IX), ARTICLE XVI OF THE TEXAS CONSTITUTION)**

I, the undersigned Owner, acknowledge that I am Owner of the property (the "Homestead Property"), which will secure an extension of credit as defined by 50(a)(6)(Q)(ix), Article XVI of the Texas Constitution.

The Lender and I acknowledge that on the date the extension is made, the fair market value of the Homestead Property is \$ 289,000.00

I understand that Lender is relying on this written acknowledgment regarding the fair market value of the Homestead Property ("Acknowledgment") as a condition of making the extension of credit and I have no knowledge, or reason to believe, that the fair market value of the Homestead Property stated in this Acknowledgment is incorrect.

I further acknowledge that the undersigned includes all owners of the Property.

When this Acknowledgment is executed by more than one person, the instrument shall read as if pertinent verbs, nouns and pronouns were changed correspondingly, and reference to any gender shall include either gender, all as the case may be.

The fair market value indicated herein is the value estimated in the appraisal which was prepared in accordance with state or federal requirements applicable to this extension of credit.

**(DO NOT SIGN IF THERE ARE BLANKS LEFT TO BE COMPLETED IN THIS DOCUMENT. THE EXTENSION OF CREDIT MUST BE CLOSED AT THE OFFICE OF THE LENDER, AN ATTORNEY AT LAW, OR A TITLE COMPANY. YOU MUST RECEIVE A COPY OF THIS DOCUMENT AFTER YOU HAVE SIGNED IT.)**

[REDACTED] 6/17/16  
\_\_\_\_\_  
Date

[REDACTED] 6/17/16  
\_\_\_\_\_  
Date

\_\_\_\_\_  
Date

\_\_\_\_\_  
Date

\_\_\_\_\_  
Date

\_\_\_\_\_  
Date

LENDER: LOANDEPOT.COM, LLC

By: **SIGNATURE MISSING!** [Red arrow pointing to the signature area]  
\_\_\_\_\_  
Date

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



Loan Number: [REDACTED]

**ACKNOWLEDGMENT REGARDING  
FAIR MARKET VALUE OF HOMESTEAD PROPERTY  
(PURSUANT TO SECTION 50(A)(6)(Q)(IX), ARTICLE XVI OF THE TEXAS CONSTITUTION)**

I, the undersigned Owner, acknowledge that I am Owner of the property (the "Homestead Property"), which will secure an extension of credit as defined by 50(a)(6)(Q)(ix), Article XVI of the Texas Constitution

The Lender and I acknowledge that on the date the extension is made, the fair market value of the Homestead Property is \$ 280,000.00

I understand that Lender is relying on this written acknowledgment regarding the fair market value of the Homestead Property ("Acknowledgment") as a condition of making the extension of credit and I have no knowledge, or reason to believe, that the fair market value of the Homestead Property stated in this Acknowledgment is incorrect.

I further acknowledge that the undersigned includes all owners of the Property.

When this Acknowledgment is executed by more than one person, the instrument shall read as if pertinent verbs, nouns and pronouns were changed correspondingly, and reference to any gender shall include either gender, all as the case may be.

The fair market value indicated herein is the value estimated in the appraisal which was prepared in accordance with state or federal requirements applicable to this extension of credit.

**(DO NOT SIGN IF THERE ARE BLANKS LEFT TO BE COMPLETED IN THIS DOCUMENT. THE EXTENSION OF CREDIT MUST BE CLOSED AT THE OFFICE OF THE LENDER, AN ATTORNEY AT LAW, OR A TITLE COMPANY. YOU MUST RECEIVE A COPY OF THIS DOCUMENT AFTER YOU HAVE SIGNED IT.)**

[REDACTED] 7/26/15  
Date \_\_\_\_\_ Date \_\_\_\_\_

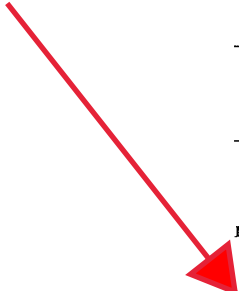
\_\_\_\_\_  
Date \_\_\_\_\_ Date \_\_\_\_\_

\_\_\_\_\_  
Date \_\_\_\_\_ Date \_\_\_\_\_

LENDER: LOANDEPOT.COM, LLC

By: **SIGNATURE MISSING!**  
Date \_\_\_\_\_

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



Loan No: [REDACTED]  
Borrower: [REDACTED]

Data ID: 750

### TEXAS HOME EQUITY FAIR MARKET VALUE ACKNOWLEDGMENT

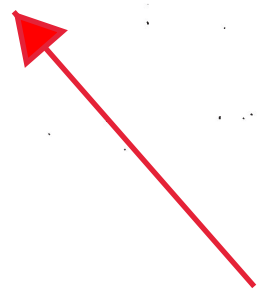
WILLIE R. WILLIAMS AND TROY A. WILLIAMS ("Borrower"), any other owners, and NATIONSTAR MORTGAGE LLC ("Lender") each agree and acknowledge the Loan which Lender is closing this 21st day of January, 2015 on property located at [REDACTED] DESOTO, TEXAS 75115 ("Homestead Property") is an "Equity Loan" as defined by Section 50(a)(6), Article XVI, Texas Constitution. This Equity Loan plus the outstanding principal balance of any other indebtedness which is secured by the Homestead Property does not exceed eighty percent (80%) of the fair market value of the Homestead Property securing this Equity Loan on this date. The fair market value of the Homestead Property on this date is \$ 128,000.00 as evidenced by the attached appraisal.

[REDACTED]  
[REDACTED] - Borrower  
[REDACTED]  
[REDACTED] - Borrower

NATIONSTAR MORTGAGE LLC

By: **SIGNATURE MISSING!**

Its:



[REDACTED]  
[REDACTED] 3+01+01+GTTXHEFM

**ACKNOWLEDGMENT REGARDING  
FAIR MARKET VALUE OF HOMESTEAD PROPERTY  
(PURSUANT TO SECTION 50(A)(6)(Q)(IX), ARTICLE XVI OF THE TEXAS CONSTITUTION)**

I, the undersigned Owner, acknowledge that I am Owner of the property (the "Homestead Property"), which will secure an extension of credit as defined by 50(a)(6)(Q)(ix), Article XVI of the Texas Constitution.

The Lender and I acknowledge that on the date the extension is made, the fair market value of the Homestead Property is \$ 425,000.00

I understand that Lender is relying on this written acknowledgment regarding the fair market value of the Homestead Property ("Acknowledgment") as a condition of making the extension of credit and I have no knowledge, or reason to believe, that the fair market value of the Homestead Property stated in this Acknowledgment is incorrect.

I further acknowledge that the undersigned includes all owners of the Property.

When this Acknowledgment is executed by more than one person, the instrument shall read as if pertinent verbs, nouns and pronouns were changed correspondingly, and reference to any gender shall include either gender, all as the case may be.

The fair market value indicated herein is the value estimated in the appraisal which was prepared in accordance with state or federal requirements applicable to this extension of credit.

**(DO NOT SIGN IF THERE ARE BLANKS LEFT TO BE COMPLETED IN THIS DOCUMENT. THE EXTENSION OF CREDIT MUST BE CLOSED AT THE OFFICE OF THE LENDER, AN ATTORNEY AT LAW, OR A TITLE COMPANY. YOU MUST RECEIVE A COPY OF THIS DOCUMENT AFTER YOU HAVE SIGNED IT.)**

[REDACTED]	11/3/16	[REDACTED]	11/3/16
_____	Date	_____	Date
_____	Date	_____	Date
_____	Date	_____	Date

LENDER: LOANDEPOT.COM, LLC

By: **SIGNATURE MISSING!** \_\_\_\_\_  
Date

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





**ACKNOWLEDGMENT AS TO FAIR MARKET VALUE  
OF HOMESTEAD PROPERTY**  
(Pursuant to Section 50(a)(6)(Q)(ix), Article XVI, Texas Constitution)

Borrower(s): [REDACTED]

Lender: **REGIONS BANK D/B/A REGIONS  
MORTGAGE**

Property Address: [REDACTED], CARROLLTON, TX  
75010

Loan No. [REDACTED]

We, the undersigned homestead owners acknowledge that we are all the owners, or all of the owners and spouses of owners, (collectively, the "Owner/Borrower(s)", whether one or more) of the referenced Property who occupy the Property as our homestead (the "Homestead Property"); and, that we, or one or more of us, have made application with the Lender for an extension of credit commonly known as an "equity loan," as authorized by Section 50(a)(6), Article XVI, Texas Constitution, which will be secured by the Homestead Property;

We, the undersigned Owner/Borrower(s) and Lender further acknowledge that Lender is making such an extension of credit to Owner/Borrower(s) secured by the Homestead Property on **AUGUST 17, 2015**; that the extension of credit is being closed on this date at the office of **FIDELITY NATIONAL TITLE AGENCY, INC.**; and that on this date the fair market value of the Homestead Property is **\$503,773.00**; and

We, the undersigned Owner/Borrower(s) and Lender further acknowledge that Lender is relying on this written acknowledgment by Owner/Borrower(s) as to the fair market value of the Homestead Property as a condition of making the extension of credit and has no knowledge, or reason to believe, that the fair market value of the Homestead property stated in this written acknowledgment is incorrect.

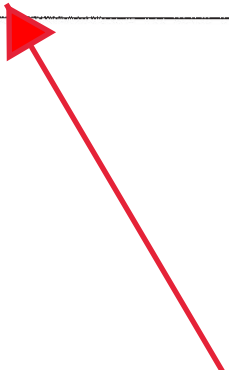
When this Acknowledgment is executed by only one person as Owner/Borrower(s), the instrument shall read as if pertinent verbs, nouns, and pronouns were changed correspondingly, and reference to any gender shall include either gender, all as the case may be.

EXECUTED this 17TH day of AUGUST, 2015.

**REGIONS BANK D/B/A REGIONS MORTGAGE**

By: **SIGNATURE MISSING!** \_\_\_\_\_

Its: \_\_\_\_\_



[REDACTED]  
\_\_\_\_\_  
-Owner/Borrower [REDACTED]

[REDACTED]  
\_\_\_\_\_  
-Owner/Borrower [REDACTED]

\_\_\_\_\_  
-Owner/Borrower

\_\_\_\_\_  
-Owner/Borrower



**LENDER AND BORROWER  
ACKNOWLEDGMENT OF FAIR MARKET VALUE  
OF HOMESTEAD PROPERTY**

Pursuant to Texas Constitution Article XVI: § 50(a)(6)(Q)(ix)

Borrower(s): [REDACTED]

Date: June 10, 2015

Loan Number: [REDACTED]

Property Address: [REDACTED]  
Fort Worth, TX 76137.

Lender: Nations Reliable Lending, LLC

Loan Originator: Brent Powell

The undersigned parties acknowledge that the fair market value of the homestead property referenced above is \$140,000.00 on the date the loan closes.

The fair market value is based on an appraisal or evaluation prepared in accordance with state or federal requirements.

Borrower(s) and Lender further acknowledge that the Lender is relying on this written acknowledgment by the borrowers as to the fair market value of the Homestead Property as a condition for an extension of credit commonly known as a "home equity loan."

The undersigned parties further acknowledge that the fair market value stated herein is correct and accurate to the best of the parties' knowledge.

Lender: Nations Reliable Lending, LLC

By: **SIGNATURE MISSING!** \_\_\_\_\_  
Lender's Representative Title Date  
Brent Powell

[REDACTED] \_\_\_\_\_ 6-10-15  
DATE

[REDACTED] \_\_\_\_\_ 6-10-15  
DATE

