

Loan Information

Loan Number: 3488292058
Property Address: 6429 Chatham Island Ln
Houston, TX 77035-3974

As your lender, we may notify third parties, including both the purchasing and listing Real Estate Agent and the Builder, of certain information regarding the status of your loan application to expedite your real estate transaction.

We understand our affirmative and continuing obligation to respect the privacy of our clients and to protect the security and confidentiality of your records and information against misuse. We also strive to make the home loan process as simple and easy as possible.

We will work closely with both the purchasing and listing Real Estate Agents and/or the Builder. Our Purchase Specialist will contact the Real Estate Agent(s) or the Builder throughout the loan process to make certain your home purchase goes smoothly. The Real Estate Agent(s) or the Builder will typically need certain information regarding the status of your loan application.

This will help to expedite both the purchasing and listing Real Estate Agents' or Builder's coordination of your new home purchase. Unless you tell us otherwise, we will provide the Real Estate Agent(s) or Builder with updates on the status of any pertinent application information. This may include, without limitation, information such as

- Whether or not you have applied for a mortgage
- The application date
- Whether or not you qualify for a loan
- The date on which your loan is conditionally approved
- Any conditions that must be satisfied to close your home loan
- The date on which loan documents are or will be available for your signature
- The date on which your loan is funded
- The value the home appraises for and any repairs that may be necessary to close your home loan

Sensitive or confidential information will not be communicated to the Real Estate Agent(s) or Builder unless we believe that this person has a need to know the information to perform his or her duties as your Agent or Builder.

- ☐ I/ We agree to allow Rocket Mortgage, LLC to release loan status information to both the purchasing and the listing Real Estate Agents or the Builder and to allow these parties to view property-related documents.
- ☐ I/ We do NOT agree to allow Rocket Mortgage, LLC to release loan status information to both the purchasing and the listing Real Estate Agents or the Builder and to allow these parties to view property-related documents.

- BORROWER - Kenneth Zavala - DATE -



Loan Information

Loan Number: 3488292058
Property Address: 6429 Chatham Island Ln
Houston, TX 77035-3974
Notice Date: October 11, 2021

As part of your mortgage loan application, we are providing you the following documents, which contain important information about your rights as a borrower and our responsibilities as your lender.

These documents have been provided to you in this section in the order listed below. If you have any questions regarding the information contained in these disclosures, please contact your Intro Purchase Banker, Fenesse A Henry, at (800) 226-6308.

- * Homeowner's Insurance Information
- * Homeownership Counseling Organizations
- * Branding Cover Letter
- * Fixed Product Disclosure
- * Government Disclosure
- * Privacy Policy Notice
- * Credit Score Disclosure - A-3-H-3 (Kenneth Zavala)
- * Written List of Providers
- * Loan Estimate (Kenneth Zavala)
- * Fax Cover Sheet
- * Homeloan Toolkit

You may access your application package and other helpful resources on your Rocket Account.

I/We understand and agree that (i) the lender may verify or re-verify any information provided in this application from any source or obtain further information, as lender deems necessary; (ii) the property will be occupied as indicated above; and (iii) I/we have a continuing obligation to amend and/or supplement the information in the application if anything should change prior to closing. In addition, I/we certify that the information presented in this application is true and complete. I/We understand that any intentional or negligent misrepresentation(s) of this information may result in civil liability and/or criminal penalties under federal law and I/we may be liable for any loss that lender suffers due to lender's reliance upon my/our representation(s).

I/We understand that in order to give the best client service, lender will record and monitor our communications with lender. This includes communications made by telephone, email, chat, website etc.

Please acknowledge both receipt and understanding of these disclosures by signing below.

- BORROWER - Kenneth Zavala - DATE -



List of Homeownership Counseling Organizations

Date: October 11, 2021

Zavala
Loan #: 3488292058

Lender: Rocket Mortgage, LLC

Borrower(s): Kenneth Zavala

Property Address: 6429 Chatham Island Ln, Houston, TX 77035-3974

The counseling agencies on this list are approved by the U.S. Department of Housing and Urban Development (HUD), and they can offer independent advice about whether a particular set of mortgage loan terms is a good fit based on your objectives and circumstances, often at little or no cost to you. This list shows you several approved agencies in your area. You can find other approved counseling agencies at the Consumer Financial Protection Bureau's (CFPB) website: consumerfinance.gov/mortgagehelp or by calling 1-855-411-CFPB (2372). You can also access a list of nationwide HUD-approved counseling intermediaries at http://portal.hud.gov/hudportal/HUD?src=/ohc_nint or at <https://www.consumerfinance.gov/find-a-housing-counselor/>.

10 LOCATIONS CLOSEST TO ZIP CODE 77346-1787

- | | Distance |
|---|-------------|
| 1. NID-HCA DIGHTMAN
113 N Avenue H
Humble, TX 77338-4754

Website: https://www.nidhousing.com
Phone: 281-895-0563
Email Address: dightmanm@nidhousing.com
Languages: English, Spanish

Services: Mortgage Delinquency and Default Resolution Course, Financial Management/Budget Counseling, Fair Housing Pre-Purchase Education Workshops, Home Improvement and Rehabilitation Counseling, Services for Homeless Counseling, Non-Delinquency Post Purchase Workshops, Predatory Lending Education Workshops, Pre-purchase Counseling, Pre-purchase Homebuyer Education Workshops, Rental Housing Counseling | 5.20 miles |
| 2. FIFTH-WARD COMMUNITY REDEVELOPMENT CORP.
4300 Lyons Ave Ste 300
Houston, TX 77020-2569

Website: http://www.fifthwardcrc.org
Phone: 713-674-0175
Email Address: info@fifthwardcrc.org
Languages: English, Spanish, Vietnamese

Services: Mortgage Delinquency and Default Resolution Course, Financial Management/Budget Counseling, Fair Housing Pre-Purchase Education Workshops, Home Improvement and Rehabilitation Counseling, Non-Delinquency Post Purchase Workshops, Pre-purchase Counseling, Pre-purchase Homebuyer Education Workshops | 17.60 miles |
| 3. AVENUE COMMUNITY DEVELOPMENT CORPORATION
3517 Irvington Blvd
HOUSTON, TX 77009-5700

Website: http://www.avenuecdc.org
Phone: 713-864-9099
Email Address: classes@avenuecdc.org
Languages: English, Spanish

Services: Mortgage Delinquency and Default Resolution Course, Financial Management/Budget Counseling, Financial, Budgeting and Credit Repair Workshops, Home Improvement and Rehabilitation Counseling, Non-Delinquency Post Purchase Workshops, Pre-purchase Counseling, Pre-purchase Homebuyer Education Workshops | 17.80 miles |



- | | |
|--|--|
| <p>4. CREDIT COALITION
 3300 Lyons Ave
 Houston, TX 77020-8252</p> <p>Website: https://www.creditcoalition.org
 Phone: 713-224-8100
 Email Address: sherrie@creditcoalition.org
 Languages: English, Spanish</p> <p>Services: Mortgage Delinquency and Default Resolution Course, Non-Delinquency Post Purchase Workshops, Pre-purchase Counseling, Pre-purchase Homebuyer Education Workshops, Rental Housing Counseling, Reverse Mortgage Counseling</p> | <p>Distance
 17.90 miles</p> |
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- | | |
|---|--|
| <p>5. CREDIT COALITION HECM-HOPE
 3300 Lyons Ave # 203A
 HOUSTON, TX 77020-8252</p> <p>Website: https://www.creditcoalition.org
 Phone: 713-224-8100
 Email Address: sherrie@creditcoalition.org
 Languages: English</p> <p>Services: Reverse Mortgage Counseling</p> | <p>Distance
 17.90 miles</p> |
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- | | |
|---|--|
| <p>6. NACA (NEIGHBORHOOD ASSISTANCE CORPORATION OF AMERICA) HOUSTON, TX
 14425 Torrey Chase Blvd Suite 150
 HOUSTON, TX 77014-1628</p> <p>Website: https://www.naca.com
 Phone: 713-706-3400
 Email Address: Not available
 Languages: English, Spanish</p> <p>Services: Mortgage Delinquency and Default Resolution Course, Financial Management/Budget Counseling, Fair Housing Pre-Purchase Education Workshops, Non-Delinquency Post Purchase Workshops, Predatory Lending Education Workshops, Pre-purchase Counseling, Pre-purchase Homebuyer Education Workshops</p> | <p>Distance
 19.20 miles</p> |
|---|--|
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- | | |
|---|--|
| <p>7. KEYSTONE COMMUNITY DEVELOPMENT CORPORATION
 309 W X St
 Deer Park, TX 77536-3409</p> <p>Website: https://keystonecdc.org/
 Phone: 281-476-3592
 Email Address: KeystoneCDC@KeystoneCDC.org
 Languages: English, Spanish</p> <p>Services: Financial Management/Budget Counseling, Pre-purchase Counseling, Pre-purchase Homebuyer Education Workshops</p> | <p>Distance
 20.70 miles</p> |
|---|--|
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- | | |
|---|--|
| <p>8. TEJANO CENTER FOR COMMUNITY CONCERNS
 2950 BROADWAY STREET
 HOUSTON, TX 77017-1706</p> <p>Website: www.Tejanocenter.org
 Phone: 713-640-3743
 Email Address: Housing@Tejanocenter.org
 Languages: English, Spanish</p> <p>Services: Financial Management/Budget Counseling, Non-Delinquency Post Purchase Workshops, Pre-purchase Counseling</p> | <p>Distance
 21.20 miles</p> |
|---|--|
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9. NID-HCA COOKSEY
4012 Chartres St
HOUSTON, TX 77004-4185

Distance
21.60 miles

Website: <https://www.nidhousing.com>
Phone: 713-987-7003
Email Address: CookseyA@nidhousing.com
Languages: English

Services: Mortgage Delinquency and Default Resolution Course, Financial Management/Budget Counseling, Fair Housing Pre-Purchase Education Workshops, Home Improvement and Rehabilitation Counseling, Services for Homeless Counseling, Non-Delinquency Post Purchase Workshops, Predatory Lending Education Workshops, Pre-purchase Counseling, Pre-purchase Homebuyer Education Workshops, Rental Housing Counseling

10. HOUSTON AREA URBAN LEAGUE
5260 Griggs Rd
HOUSTON, TX 77021-3760

Distance
22.60 miles

Website: <http://www.haul.org>
Phone: 713-393-8700
Email Address: Not available
Languages: English, Spanish

Services: Mortgage Delinquency and Default Resolution Course, Resolving/Preventing Mortgage Delinquency Workshop, Financial Management/Budget Counseling, Financial, Budgeting and Credit Repair Workshops, Fair Housing Pre-Purchase Education Workshops, Services for Homeless Counseling, Non-Delinquency Post Purchase Workshops, Pre-purchase Counseling, Pre-purchase Homebuyer Education Workshops, Rental Housing Counseling

LIST UPDATED 10/04/2021

By signing below, you acknowledge receipt of this list.

- BORROWER - Kenneth Zavala - DATE -



ADVANCED FEE/APPLICATION DISCLOSURE

Date: October 11, 2021

Lender: Rocket Mortgage, LLC

Borrower(s): Kenneth Zavala

Property Address: 6429 Chatham Island Ln, Houston, TX 77035-3974

Zavala

Loan #: 3488292058

ADVANCE UP FRONT FEES

The following fees are being charged in connection with the processing of your loan application. You may be charged a loan commitment fee or a lock-in fee in connection with, and pursuant to, separate commitment and/or lock-in agreements. Other fees not shown here may be payable later and are shown on the Loan Estimate. Nonrefundable fees are subject to applicable limitations of state and/or federal law.

<u>Name of Fee</u>	<u>Amount</u>	<u>Important Information</u>
Application Fee	\$0.00	The application fee will be applied toward the cost of processing the loan. The fee is nonrefundable.
Appraisal Fee	\$860.00	The deposit will be applied toward the total cost of the appraisal, which may exceed the amount of the deposit. The deposit is refundable only if the loan is denied or withdrawn prior to the Lender ordering the appraisal.
Credit Report Fee	\$38.00	The deposit will be applied toward the total cost of the credit report, which may exceed the amount of the deposit. The deposit is refundable only if the loan is denied or withdrawn prior to the Lender ordering the credit report.
Other Fees:		
Deposit	\$500.00	Your deposit will be applied to the cost of your appraisal, credit report and credit monitoring. Any additional money will be applied toward other closing costs. If your application is withdrawn or denied, we will refund your deposit less the cost of your appraisal, credit report and credit monitoring.
Credit Monitoring	\$4.50	The deposit will be applied toward the total cost of the credit monitoring, which may exceed the amount of the deposit. The deposit is refundable only if the loan is denied or withdrawn prior to the Lender ordering the Credit Monitoring.

This agreement will remain in effect for 180 days, at which time you can require a refund of the monies paid by you to the Lender for nonperformance.


Unless prohibited by law, you are entitled to the return of all documents provided by you, or at your expense, to the Lender, upon your request, if your application for a mortgage loan is declined by or on behalf of the Lender or canceled by you.

Tex. Fin. Code §§ 156.304 & 157.024(a)(18)

By signing below, you acknowledge receipt of this Disclosure.

- BORROWER - Kenneth Zavala - DATE -

Rocket Mortgage, LLC (NMLS #: 3030) | Rocket Mortgage, LLC (NMLS #: 3030) | Fenesse A Henry (NMLS #: 2038664)

 2783.681

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Texas - Anti-Coercion Insurance Disclosure

Zavala
Loan #: 3488292058

Date: **October 11, 2021**

Lender: **Rocket Mortgage, LLC**

Borrower(s): **Kenneth Zavala**

Property Address: **6429 Chatham Island Ln, Houston, TX 77035-3974**

The lender **shall not require** that you, upon financing the purchase of real property or lending money on the security of real property, as a condition precedent, concurrent, or subsequent to financing the purchase of such property or renewal or extension to lending money upon the security of a mortgage thereon, **negotiate any policy of insurance, or renewal thereof through a particular insurer, agent, solicitor or broker.** The lender may, for reasonable cause, refuse to accept the insurance provided by you based on the financial ratings and strength of the insurer.

Notwithstanding the foregoing, the lender may place insurance on the property if the mortgagor, borrower, or purchaser fails to provide required insurance in accordance with the terms of the loan or credit document.

Tex. Ins. Code Ann. §§ 549.052 & 556.051

By signing below, you acknowledge receipt of this Disclosure.

- BORROWER - Kenneth Zavala - DATE -



Kenneth Zavala
8406 Rebawood Dr
Humble, TX 77346-1787

Loan Information

Loan Number: 3488292058
Property Address: 6429 Chatham Island Ln
Houston, TX 77035-3974
Notice Date: October 11, 2021

LOAN PROGRAM: 130C-Home Possible/Home Ready 30 Yr Fxd
MORTGAGE TYPE/TERM: 30 years
LOAN AMOUNT: \$203,700.00
LOCKED INTEREST RATE: 3.250%
INITIAL LOCK DATE: October 11, 2021
LOCK EXPIRATION DATE: November 26, 2021
ESCROW/IMPOUND ACCOUNT: YES

Thanks for choosing us for your home financing needs. We'll begin processing your mortgage application as soon as all required application items are received, including your deposit. It's our goal to have your application fully processed, underwritten and approved on or before your anticipated closing date.

It's important to note that some parts of this process aren't under our control. For example, we can't be responsible for delays in loan approval or closing due to the following:

- The untimely receipt of an acceptable appraisal and/or required documentation
- Your existing home not selling
- Matters disclosed by a title commitment or survey
- Any other matters beyond our reasonable control

By applying for a mortgage, you agree to do the following:

- Cooperate in the application process, including submitting all required application items in a timely manner
- Notify Rocket Mortgage, LLC of any changes in the information on your application after you submit it
- If necessary, assist Rocket Mortgage, LLC in getting information from third parties such as your bank, employer, current mortgage company, etc.

Your loan consists of two parts:

- Principal balance - the amount of money you borrow
- Interest rate - the annual charge you pay to borrow that money

Please keep in mind that any references to interest rates and loan discount fees in other application documents, such as your Loan Estimate, are only estimates.

You've requested a locked interest rate of 3.250% from the date of this Interest Rate Agreement until the Lock Expiration Date of November 26, 2021. This protects your interest rate from going up if the market changes. Here are the terms that apply:

- You must submit a signed purchase agreement to us by your Lock Expiration Date and all other requested application documents by October 18, 2021.



Kenneth Zavala
8406 Rebawood Dr
Humble, TX 77346-1787

Loan Information

Loan Number: 3488292058
Property Address: 6429 Chatham Island Ln
Houston, TX 77035-3974
Notice Date: October 11, 2021

- Your locked rate will automatically expire if we don't receive a signed purchase agreement or the requested application documents by the dates noted above.
- You're required to close at your locked rate even if our interest rates go down between the date of this agreement and your Lock Expiration Date.
- If you can't close on or before your Lock Expiration Date, you'll be required to close at either your locked rate or Rocket Mortgage, LLC's current rate, whichever is higher.
- Your locked rate is only valid for:

PROPERTY ADDRESS: 6429 Chatham Island Ln
Houston, TX 77035-3974
LOAN AMOUNT: \$203,700.00
LOAN PROGRAM: 130C-Home Possible/Home Ready 30 Yr Fxd

If you choose to purchase or refinance a different property, switch loan programs, change your point structure, extend your lock, or change your loan amount, you'll have to re-lock your interest rate. Your re-locked interest rate will equal either your original locked rate or Rocket Mortgage, LLC's current rate, whichever is higher.

- If your loan does not close on or before November 26, 2021, the interest rate lock will need to be extended in order to maintain your chosen interest rate. There may be a fee associated with an extension. If you have questions about the process or associated fees, please contact us.

Neither this agreement nor the locking of an interest rate is a commitment to lend by Rocket Mortgage, LLC or an underwriting approval of your loan application.

By signing below, you acknowledge your understanding and agreement with these terms.

- BORROWER - Kenneth Zavala - DATE -

Fenese Henry

Fenese A Henry
Intro Purchase Banker
Rocket Mortgage, LLC

2038664



Affiliated Business Arrangement Disclosure Statement

Zavala
Loan #: 3488292058

Date: October 11, 2021

Broker/Lender: Rocket Mortgage, LLC

Borrower(s): Kenneth Zavala

Property Address: 6429 Chatham Island Ln, Houston, TX 77035-3974

This is to give you notice that Rocket Mortgage, LLC has a business relationship with Amrock, LLC, Amrock, LLC (as title agent), Amrock Title Insurance Company (as title insurer), and Rocket Homes.

The nature of the relationship (and percentage of ownership interest) is Amrock, LLC, Amrock Title Insurance Company, Rocket Homes, and Rocket Mortgage, LLC are owned (subsidiaries) 100% by Rock Holdings Inc..

Because of this relationship, this referral may provide Rocket Mortgage, LLC a financial or other benefit.

- (☒) A. Set forth below is the estimated charge or range of charges for the settlement services listed. You are NOT required to use the listed provider(s) as a condition for settlement of your loan on, or purchase, sale, or refinance of, the subject property.

THERE ARE FREQUENTLY OTHER SETTLEMENT SERVICES PROVIDERS AVAILABLE WITH SIMILAR SERVICES. YOU ARE FREE TO SHOP AROUND TO DETERMINE THAT YOU ARE RECEIVING THE BEST SERVICES AND THE BEST RATE FOR THESE SERVICES.

Provider and Settlement Service	Charge or Range of Charges
Amrock, LLC - Settlement or Closing Fee	\$ 400.00 to 450.00
Amrock, LLC - Tax Certification Fee	\$ 0.00
Amrock, LLC (as title agent), Amrock Title Insurance Company (as title insurer) - Title Insurance/Title Search	\$ 1,447.95 to 1,497.95
Rocket Homes - Real Estate Brokerage Services	Real estate commissions are typically 6% of the purchase price and paid by the seller. If Rocket Homes acts as a buyer's agent, the commission paid by seller will be shared with Rocket Homes pursuant to a brokerage/referral agreement. Rocket Homes may also earn a referral fee.

- (☒) B. Set forth below is the estimated charge or range of charges for the settlement services of an attorney, credit reporting agency, or real estate appraiser that we, as your lender, will require you to use, as a condition of your loan on this property, to represent our interest in the transaction.

Provider and Settlement Service	Charge or Range of Charges
Amrock, LLC - Appraisal Management Services	\$ 250.00 to 250.00

Amrock, LLC provides title insurance, title search, settlement, tax certification and appraisal management to clients of Rocket Mortgage, LLC. Rocket Homes provides real estate brokerage services to clients of Rocket Mortgage, LLC. Amrock Title Insurance Company provides title insurance policies that protect against loss due to certain title defects or against loss of priority of mortgage, invalidity and



unenforceability of mortgage.

Owner's policy cost not included; please refer to Purchase Agreement to determine payment responsibility.

Acknowledgment

I/We have read this disclosure form, and understand that **Rocket Mortgage, LLC** is referring me/us to purchase that above described settlement service(s) and may receive a financial or other benefit as the result of this referral.

- BORROWER - Kenneth Zavala - DATE -



TEXAS MORTGAGE BANKER DISCLOSURE

3488292058

Residential Mortgage Loan Originator: Fenesse A Henry
Rocket Mortgage, LLC
1050 Woodward Ave, Detroit, MI 48226-1906

NMLS ID: 2038664

Pursuant to the requirements of Section 157.0021 of the Mortgage Banker Registration and Residential Mortgage Loan Originator License Act, Chapter 157, Texas Finance Code, you are hereby notified of the following:

CONSUMERS WISHING TO FILE A COMPLAINT AGAINST A MORTGAGE BANKER OR A LICENSED MORTGAGE BANKER RESIDENTIAL MORTGAGE LOAN ORIGINATOR SHOULD COMPLETE AND SEND A COMPLAINT FORM TO THE TEXAS DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 NORTH LAMAR, SUITE 201, AUSTIN, TEXAS 78705. COMPLAINT FORMS AND INSTRUCTIONS MAY BE OBTAINED FROM THE DEPARTMENT'S WEBSITE AT WWW.SML.TEXAS.GOV. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT 1-877-276-5550.

THE DEPARTMENT MAINTAINS A RECOVERY FUND TO MAKE PAYMENTS OF CERTAIN ACTUAL OUT OF POCKET DAMAGES SUSTAINED BY BORROWERS CAUSED BY ACTS OF LICENSED MORTGAGE BANKER RESIDENTIAL MORTGAGE LOAN ORIGINATORS. A WRITTEN APPLICATION FOR REIMBURSEMENT FROM THE RECOVERY FUND MUST BE FILED WITH AND INVESTIGATED BY THE DEPARTMENT PRIOR TO THE PAYMENT OF A CLAIM. FOR MORE INFORMATION ABOUT THE RECOVERY FUND, PLEASE CONSULT THE DEPARTMENT'S WEB SITE AT WWW.SML.TEXAS.GOV.

THIS DISCLOSURE WAS DELIVERED TO THE CONSUMER:

- ☐ IN PERSON
- ☐ BY FAX
- ☐ BY E-MAIL
- ☐ OTHER

DATE DELIVERY INITIATED: October 11, 2021

Additional Details for Services You Can Shop For

Zavala
Loan #: 3488292058

To get you started with shopping, this list identifies some providers for the services you can shop for (see Section C on page 2 of your Loan Estimate).

Service Provider List

You can select these providers or shop for your own providers.


Service	Provider We Identified	Contact Information
Title-Lenders Title Policy	Amrock, LLC	662 Woodward Ave Detroit, MI 48226-3433 clientrelations@amrock.com (888) 848-5355
Title-Settlement or Closing Fee		
Title-Tax Service Fee (Closing Agent)		
Title-Survey	U.S. Surveyor	www.ussurveyor.com (800) 867-8789

Rocket Mortgage, LLC (NMLS #: 3030) | Rocket Mortgage, LLC (NMLS #: 3030) | Fenesse A Henry (NMLS #: 2038664)

APPLICANTS: Kenneth Zavala

DATE ISSUED: 10/11/2021

LOAN ID # 3488292058

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Rocket Mortgage, LLC
Your Credit Score and The Price You Pay for Credit
Risk-Based Pricing Notice - Alternate for Residential Real Property

Lender Rocket Mortgage, LLC 1050 Woodward Avenue Detroit, MI 48226	Borrower Kenneth Zavala 8406 Rebawood Dr Humble, TX 77346-1787	Date October 11, 2021 Application or Loan Number 3488292058
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"We" means Lender

"You" means Borrower.

Property Address **6429 Chatham Island Ln, Houston, TX 77035-3974**

Your Credit Score

Your credit score	720
	Source: Experian 701 Experian Parkway P.O. Box 2002 Allen, TX 75013 1-888-EXPERIAN (1-888-397-3742) www.experian.com/reportaccess
	Date: September 17, 2021

Understanding Your Credit Score

What you should know about credit scores	Your credit score is a number that reflects the information in your credit report. Your credit report is a record of your credit history. It includes information about whether you pay your bills on time and how much you owe to creditors. Your credit score can change, depending on how your credit history changes.
How we use your credit score	Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.
The range of scores	Scores range from a low of 309 to a high of 844 . Generally, the higher your score, the more likely you are to be offered better credit terms.
How your score compares to the scores of other consumers	Your Credit Score ranks higher than 46 percent of U.S. consumers.



Understanding Your Credit Score (continued)

Key factors that adversely affected your credit score	Balances are too high on your bank revolving or all revolving Credit History accounts. Length of account history is too short. Too many accounts opened within the last 12 months. Too many accounts with balances.
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Checking Your Credit Report

What if there are mistakes in your credit report?	You have a right to dispute any inaccurate information in your credit report. If you find mistakes on your credit report, contact the consumer reporting agency. It is a good idea to check your credit report to make sure the information it contains is accurate.
How can you obtain a copy of your credit report?	Under federal law, you have the right to obtain a free copy of your credit report from each of the nationwide consumer reporting agencies once a year. To order your free annual credit report -- <i>By telephone:</i> Call toll-free: 1-877-322-8228 <i>On the web:</i> Visit www.annualcreditreport.com <i>By mail:</i> Mail your completed Annual Credit Report Request Form (which you can obtain from the Federal Trade Commission's web site at http://www.ftc.gov/bcp/online/include/requestformfinal.pdf) to: Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281
How can you get more information?	For more information about credit reports and your rights under Federal law, visit the Consumer Financial Protection Bureau's website at www.consumerfinance.gov/learnmore .



Notice to the Home Loan Applicant

In connection with your application for a home loan, the lender must disclose to you the score that a consumer reporting agency distributed to users and the lender used in connection with your home loan, and the key factors affecting your credit scores.

The credit score is a computer generated summary calculated at the time of the request and based on information that a consumer reporting agency or lender has on file. The scores are based on data about your credit history and payment patterns. Credit scores are important because they are used to assist the lender in determining whether you will obtain a loan. They may also be used to determine what interest rate you may be offered on the mortgage. Credit scores can change over time, depending on your conduct, how your credit history and payment patterns change, and how credit scoring technologies change.

Because the score is based on information in your credit history, it is very important that you review the credit-related information that is being furnished to make sure it is accurate. Credit records may vary from one company to another.

If you have questions about your credit score or the credit information that is furnished to you, contact the consumer reporting agency at the address and telephone number provided with this notice, or contact the lender, if the lender developed or generated the credit score. The consumer reporting agency plays no part in the decision to take any action on the loan application and is unable to provide you with specific reasons for the decision on a loan application.

If you have questions concerning the terms of the loan, contact the lender.

One or more of the following consumer reporting agencies will provide the credit score:

☐ **Experian**

701 Experian Parkway
P.O. Box 2002
Allen, TX 75013
1-888-397-3742
www.experian.com

☐ **Equifax Credit Information Services**

P.O. Box 740241
Atlanta, GA 30374
1-800-685-1111
www.equifax.com

☐ **Trans Union**

P.O. Box 1000
Chester, PA 19016
1-800-916-8800
www.transunion.com



Facts What does Rocket Mortgage, LLC, do with your personal information?

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some, but not all, sharing. Federal law also requires us to tell you how we collect, share and protect your personal information. Please read this notice carefully to understand what we do.
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include, but is not limited to:</p> <ul style="list-style-type: none">• Social Security number and income information• Account balances and payment history• Credit history and credit scores <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information, the reasons Rocket Mortgage® chooses to share and whether you can limit this sharing.

Reasons we can share your personal information:**Does Rocket Mortgage® share?****Can you limit this sharing?**

For our everyday business purposes –
such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus

Yes

No

For our marketing purposes –
to offer our products and services to you

Yes

No

For joint marketing with other financial companies

Yes

No

For our affiliates' everyday business purposes –
information about your transactions and experiences

Yes

No

For our affiliates' everyday business purposes –
information about your creditworthiness

Yes

Yes

For our affiliates to market to you

Yes

Yes

For non-affiliates to market to you

Yes

Yes

Who Are We?

Who is providing this notice? Rocket Mortgage, LLC • 1050 Woodward Ave. • Detroit, MI 48226

What We Do

How does Rocket Mortgage® protect my personal information? We use industry standard physical, electronic and procedural security safeguards to protect from loss, misuse or unauthorized alterations. We support encryption whenever we prompt you to transmit sensitive information.

How does Rocket Mortgage® collect my personal information?

We collect your personal information, for example, when you:

- Apply for a loan
- Give us your contact information
- Provide your mortgage information
- Show us your government-issued ID
- Show us your driver's license

We also collect your personal information from others, such as credit bureaus, affiliates or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only:

- Sharing for affiliates' everyday business purposes – information about your creditworthiness
- Affiliates from using your information to market to you
- Sharing for non-affiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

Other Important Information North Dakota Customers: We will not share personal information with non-affiliates either for them to market to you or for joint marketing without your authorization.

Definitions

Affiliates Companies related by common ownership or control. They can be financial and non-financial companies.

- Some of our affiliates include companies with a "Rocket Mortgage" or "Rocket" name; financial companies such as One Reverse Mortgage LLC and Rocket Loans®; nonfinancial companies such as Rock Holdings Inc., Rocket Homes®, Amrock, LLC (Amrock Title California Inc. in California), and Rock Connections LLC.

Non-Affiliates Companies not related by common ownership or control. They can be financial and non-financial companies.

Joint Marketing A formal agreement between non-affiliated financial companies that together market financial products and services to you.

- Our joint marketing partners include insurance and mortgage companies.

Loan Information

Loan Number: 3488292058
Property Address: 6429 Chatham Island Ln
Houston, TX 77035-3974

NOTICE TO OUR APPLICANTS: Pursuant to various federal and state laws, Rocket Mortgage, LLC ("Lender") is required to make (and you are required to acknowledge your receipt of) the following disclosures concerning your application for a mortgage loan.

EQUAL CREDIT OPPORTUNITY NOTICE: Lender is an equal opportunity lender and abides by the federal (and state) Equal Credit Opportunity Act which prohibits creditors from discrimination against credit applications on the basis of sex, marital status, race, color, religion, national origin, age (provided the applicant has the capacity to contract), receipt of income from a public assistance program, or the good faith exercise of rights under the Consumer Credit Protection Act. The Federal Agency which administers compliance with this law concerning Lender is: The Federal Trade Commission, Equal Credit Opportunity Division, Washington, D.C. 20580.

We may order an appraisal to determine the property's value and charge you for this appraisal. We will give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost.

REAL ESTATE SETTLEMENT PROCEDURES ACT & TRUTH IN LENDING: Except for appraisal services, Lender does not require the use of any particular provider of settlement services. If there is a particular settlement service provider you wish to use, please notify Lender at the time you submit your application. Otherwise, Lender may order such services from various settlement service providers in your area with whom Lender is familiar. Applicant(s) hereby acknowledge receipt of: (i) a Loan Estimate; (ii) Your Home Loan Toolkit (if you applied for a loan to purchase a home); and (iii) the Federal Reserve Board's Booklet entitled 'Consumer Handbook on Adjustable Rate Mortgages' (if you applied for an adjustable rate loan) which were provided with your application.

RIGHT TO FINANCIAL PRIVACY ACT: The Right to Financial Privacy Act generally prohibits federal agencies from gaining access to or obtaining copies of financial records submitted by a customer to a financial institution (such as Lender) except under limited circumstances. Accordingly, Lender will not disclose or release your financial information to any government or quasi-governmental agency or department without your consent except as required and permitted by law. However, since Lender is a Fannie Mae, Freddie Mac, FHA, VA and HUD approved lender, financial records involving your mortgage loan may be made available to these agencies without further notice or authorization.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OBTAINING A MORTGAGE LOAN: When you apply for a mortgage loan with us, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

Oral agreements or oral commitments to loan money, extend credit, or to forbear from enforcing repayment of debt are not enforceable.



Loan Information

Loan Number: 3488292058
Property Address: 6429 Chatham Island Ln
Houston, TX 77035-3974

Borrower(s): Kenneth Zavala

Property Address: 6429 Chatham Island Ln
Houston, TX 77035-3974

Following is a description of the features of the loan program for which you have applied. Information about other loan programs is available upon request. This is not a contract or commitment to extend credit. All applications are subject to normal credit review policies and procedures.

How Your Loan Works

Interest Rate

The interest rate for this loan program is fixed for the entire term of the loan. Your rate will never change.

Loan Term

Your loan will be for 30 years.

Payment Schedule

You will make 360 equal monthly payments consisting of principal and interest. Your loan program may also require that you make monthly escrow payments for your taxes and insurance or private mortgage insurance.

Prepayment

You may prepay your loan at any time without penalty.



Kenneth Zavala
8406 Rebawood Dr
Humble, TX 77346-1787

Loan Information

Loan Number: 3488292058
Property Address: 6429 Chatham Island Ln
Houston, TX 77035-3974
Notice Date: October 11, 2021

Hi **Kenneth Zavala**,

Quicken Loans, LLC, recently changed its name to Rocket Mortgage, LLC, in July 2021. You may still see references to Quicken Loans, LLC, in your documents. Don't worry; all documentation is still considered current and accurate. The name change doesn't affect your documents, loan terms, or how the company manages your mortgage.

For additional information regarding the name change, please visit RocketMortgage.com/Name-Change.

