

TEXAS 50(a)(6) LEGAL AND COMPLIANCE STATEMENT OF OPINION CLOSED END LOANS REGULATED UNDER ARTICLE XVI, SECTION 50(X)(6) OF THE TEXAS CONSTITUTION

Instructions for Use: This form must be used for all loans secured by Texas homestead, property which:

- Constitute cash-out refinance loans;
- Otherwise draw on the borrower's equity in the home; or
- Refinance any loan described in (a) or (b), even if no new equity is drawn upon by the borrower, and even if other refinances have intervened.

Lender/Client

Gateway Loan Number

Borrowers

STATEMENT OF OPINION

By signing below, I certify that I have personally completed or overseen the review set forth above. I understand that this document constitutes an opinion of counsel on the matters set forth herein, and that my lender/client, including their successors and/or assigns, is entitled to rely upon it as such.

My review has been based solely on documentation contained in the loan file, and Client understand that in preparing this opinion, I have not made any independent inquiry or investigation beyond such documents.

Signature

Printed Name

Title

Firm Name

Date