

**TEXAS 50(a)(6) LEGAL AND COMPLIANCE STATEMENT OF OPINION CLOSED END LOANS
REGULATED UNDER ARTICLE XVI, SECTION 50(a)(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 #: _____

Borrowers: _____

STATEMENT OF OPINION

By signing below, I certify that the closing documents were reviewed by legal counsel currently licensed in the State of Texas and the loan was closed in a Legal Office or Title Company, and fully complies with the requirements of Section 50 (a)(6) of the Texas Constitution. I understand that this document constitutes a representation on which Gateway First Bank, Correspondent Lending will rely and agree to indemnify and hold harmless Gateway from any breach of the same.

Signature: _____

Printed Name: _____

Title: _____

Company: _____

Date: _____

