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TEXAS WRAP LOANS: SELLER DISCLOSURE

Homeowner and Borrower Options Checklist

Educational checklist | Keep a copy with your records

NoteDesk360 buys and sells existing notes secured by real estate. We do not originate consumer residential mortgage loans, and Bryan Tackett is not currently a licensed residential mortgage loan originator. Educational content only; not legal, tax or investment advice.

SECTION A — DOCUMENTS

- ☐ **Existing note, deed of trust and underlying loan statements**
  Do not change the documents or guess at missing balances.
  Notes / date

- ☐ **Payment confirmations and written correspondence**
  Build a timeline of when payments were sent and questions raised.
  Notes / date

- ☐ **Insurance and tax records; servicing agreements**
  If anything is missing, ask the appropriate servicer for copies.
  Notes / date

SECTION B — QUESTIONS FOR THE SERVICER OR HOLDER

- ☐ **Questions: payment application, balance and missed payments**
  How are payments applied? Does the balance agree with my records?
  Notes / date

- ☐ **Questions: underlying lender payments and notices**
  How do payments reach the underlying lender? Which notices have been issued?
  Notes / date

- ☐ **Verified holder and servicer contact details**
  Use details verified from your own statements or existing records.
  Notes / date

SECTION C — PROFESSIONALS AND DEADLINES

- ☐ **Texas attorney, CPA and insurance contact**
  Keep conversations focused on your documents.
  Notes / date

- ☐ **Record deadlines; avoid sensitive identifiers in inquiries**
  Never put account numbers or personal identifiers in a public inquiry.
  Notes / date

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Educational information only. Talk to your own attorney and CPA. | dealdesk360.com/resources/texas-wrap-loans-seller-disclosure

KEY CONTACTS AND DATES	NAME / COMPANY	PHONE / EMAIL
Holder or servicer		
Underlying lender servicer		
Texas attorney		
CPA		
Insurance contact		
Notice or response deadline		Date:

Payment and notice timeline

Record when payments were sent and any questions or notices, so your timeline is ready for your servicer, attorney or CPA.

DATE	PAYMENT SENT, QUESTION RAISED OR NOTICE RECEIVED	RESPONSE / FOLLOW-UP

Educational information only. Talk to your own attorney and CPA. A consultation with DealDesk360 does not suspend payments, notices or deadlines. For an urgent notice, contact a Texas attorney directly.