

Figure: 7 TAC §90.403(c)(33)

"I agree that you waive all terms in any of your current or future loan documentation that:

- a. creates a default of the Loan Agreement by a default of another obligation that is not secured by My Homestead;
- b. provides for collateral other than My Homestead (including cross collateralization or dragnet provisions);
- c. creates personal liability for me for the Loan Agreement (unless this loan was obtained by actual fraud); or
- d. creates a personal guaranty."