

**Initial Disclosure Signature Matrix**

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| Federal  (Package Type) | Proper Name of Disclosure | Generic Cx Number | Legal Reference | Borrower’s Signature Required? | Lender’s Signature Required? |
| --- | --- | --- | --- | --- | --- |
| Initial Disclosure | Section 32 Mortgage Loan Disclosure | 2790 | 12 CFR § [1026.32(c)](http://www.ecfr.gov/cgi-bin/text-idx?c=ecfr&SID=6ccfd1b23afe237b9d9f10cd479a4e1e&rgn=div8&view=text&node=12:8.0.2.10.18.5.1.2&idno=12) | No | No |
| Initial Disclosure | What You Should Know About Home Equity Lines of Credit | 9925 | 12 CFR § [1026.40(e)](http://www.ecfr.gov/cgi-bin/text-idx?c=ecfr&SID=6ccfd1b23afe237b9d9f10cd479a4e1e&rgn=div8&view=text&node=12:8.0.2.10.18.5.1.10&idno=12) | No | No |
| Initial Disclosure | Affiliated Business Disclosure | 11413 | 12 CFR § [1024.15](http://www.ecfr.gov/cgi-bin/text-idx?c=ecfr&SID=6ccfd1b23afe237b9d9f10cd479a4e1e&rgn=div8&view=text&node=12:8.0.2.10.17.2.1.9&idno=12) | Yes | No |
| Initial Disclosure | Good Faith Estimate 01-01-10 | 14221 | 12 CFR § [1024.7](http://www.ecfr.gov/cgi-bin/text-idx?c=ecfr&SID=6ccfd1b23afe237b9d9f10cd479a4e1e&rgn=div8&view=text&node=12:8.0.2.10.17.2.1.2&idno=12) | No | No |
| Initial Disclosure | Acknowledgement of Receipt of GFE and TIL 01-01-10 | 14600 | 12 CFR §§ [1024.7(a)(4)](http://www.ecfr.gov/cgi-bin/text-idx?c=ecfr&SID=6ccfd1b23afe237b9d9f10cd479a4e1e&rgn=div8&view=text&node=12:8.0.2.10.17.2.1.2&idno=12) & [1026.19(a)(1)(ii)](http://www.ecfr.gov/cgi-bin/text-idx?c=ecfr&SID=6ccfd1b23afe237b9d9f10cd479a4e1e&rgn=div8&view=text&node=12:8.0.2.10.18.3.1.3&idno=12) | No | No |
| Initial Disclosure | New Construction Disclosure | 14602 | 12 CFR § [1024.7(f)(6)](http://www.ecfr.gov/cgi-bin/text-idx?c=ecfr&SID=6ccfd1b23afe237b9d9f10cd479a4e1e&rgn=div8&view=text&node=12:8.0.2.10.17.2.1.2&idno=12) | No | No |
| Initial Disclosure | Notice of Intent to Proceed 01-01-10 | 14642 | 12 CFR § [1024.7(a)(4), (b)(4), & (f)(4)](http://www.ecfr.gov/cgi-bin/text-idx?c=ecfr&SID=6ccfd1b23afe237b9d9f10cd479a4e1e&rgn=div8&view=text&node=12:8.0.2.10.17.2.1.2&idno=12) | Yes | No |
| Initial Disclosure | Settlement Service Providers 01-01-10 | 14643 | 12 CFR Pt. 1024, [App. C](http://www.ecfr.gov/cgi-bin/text-idx?c=ecfr&SID=6ccfd1b23afe237b9d9f10cd479a4e1e&rgn=div9&view=text&node=12:8.0.2.10.17.3.1.1.39&idno=12) | No | No |
| Initial Disclosure | Privacy Policy Notice | 15182 | 15 USCA §§ [6801](http://www.gpo.gov/fdsys/search/pagedetails.action?browsePath=Title+15%2FChapter+94%2FSUBCHAPTER+I&granuleId=USCODE-2010-title15-chap94-subchapI&packageId=USCODE-2010-title15&collapse=true&fromBrowse=true) *et seq.*; 12 CFR §§ [1016.1 *et seq*](http://www.ecfr.gov/cgi-bin/text-idx?c=ecfr&SID=6ccfd1b23afe237b9d9f10cd479a4e1e&tpl=/ecfrbrowse/Title12/12cfr1016_main_02.tpl)*.* | No | No |
| Initial Disclosure | AIR Verification of Receipt of Appraisal | 15224 | 2012 FNMA Selling Guide [B4-1.1-01](https://www.efanniemae.com/sf/guides/ssg/sgpdf.jsp) | No | No |
| Initial Disclosure | Anti-Steering Disclosure of Loan Options | 15546 | 12 CFR § [1026.36(e)](http://www.ecfr.gov/cgi-bin/text-idx?c=ecfr&SID=6ccfd1b23afe237b9d9f10cd479a4e1e&rgn=div8&view=text&node=12:8.0.2.10.18.5.1.7&idno=12) | No | No |
| Adverse Action and Initial Disclosure | ECOA Notice and Statement of Credit Denial, Termination or Charge | 1413 & 15858 | 15 USCA §§ [1681m(a) & (b)](http://www.gpo.gov/fdsys/search/pagedetails.action?browsePath=Title+15%2FChapter+94%2FSUBCHAPTER+I&granuleId=USCODE-2010-title15-chap94-subchapI&packageId=USCODE-2010-title15&collapse=true&fromBrowse=true) and [1691](http://www.gpo.gov/fdsys/search/pagedetails.action?browsePath=Title+15%2FChapter+41%2FSUBCHAPTER+IV&granuleId=USCODE-2010-title15-chap41-subchapIV&packageId=USCODE-2010-title15&collapse=true&fromBrowse=true) *et seq.* 12 CFR § [1002.9(a)(1) & (c)(2)](http://www.ecfr.gov/cgi-bin/text-idx?c=ecfr&SID=6ccfd1b23afe237b9d9f10cd479a4e1e&rgn=div8&view=text&node=12:8.0.2.10.1.0.1.9&idno=12) | No | No |
| Adverse Action, Initial Disclosure, and Closing | Credit Score Matrix | 5416 | 12 CFR § [1022.74(d)(1)](http://www.ecfr.gov/cgi-bin/text-idx?c=ecfr&SID=6ccfd1b23afe237b9d9f10cd479a4e1e&rgn=div8&view=text&node=12:8.0.2.10.16.8.1.5&idno=12) & 16 CFR § [640.5(d)(1)](http://www.ecfr.gov/cgi-bin/text-idx?c=ecfr&SID=6ccfd1b23afe237b9d9f10cd479a4e1e&rgn=div8&view=text&node=16:1.0.1.6.74.0.39.5&idno=16) | No | No |
| TILA Redisclosure and Initial Disclosure | Initial Truth-in-Lending Disclosure | 1591 | 12 CFR § [1026.18](http://www.ecfr.gov/cgi-bin/text-idx?c=ecfr&SID=6ccfd1b23afe237b9d9f10cd479a4e1e&rgn=div8&view=text&node=12:8.0.2.10.18.3.1.2&idno=12) | No | No |
| TILA Redisclosures, Initial Disclosure, and Closing | Itemization of Amount Financed 01-01-10 | 14644 | 12 CFR § [1026.18](http://www.ecfr.gov/cgi-bin/text-idx?c=ecfr&SID=6ccfd1b23afe237b9d9f10cd479a4e1e&rgn=div8&view=text&node=12:8.0.2.10.18.3.1.2&idno=12) | No | No |
| Initial Disclosure and Closing | Copy of Appraisal Report Notice | 6 | 12 CFR § [1002.14](http://www.ecfr.gov/cgi-bin/text-idx?c=ecfr&SID=6ccfd1b23afe237b9d9f10cd479a4e1e&rgn=div8&view=text&node=12:8.0.2.10.1.0.1.14&idno=12) | No | No |
| Initial Disclosure and Closing | Notice of Special Flood Hazards | 11 | 12 CFR §§ [22.9](http://www.ecfr.gov/cgi-bin/text-idx?c=ecfr&SID=6ccfd1b23afe237b9d9f10cd479a4e1e&rgn=div8&view=text&node=12:1.0.1.1.20.0.8.9&idno=12), [208.25(i)](http://www.ecfr.gov/cgi-bin/text-idx?c=ecfr&SID=6ccfd1b23afe237b9d9f10cd479a4e1e&rgn=div8&view=text&node=12:2.0.1.1.9.2.3.6&idno=12), [339.9](http://www.ecfr.gov/cgi-bin/text-idx?c=ecfr&SID=6ccfd1b23afe237b9d9f10cd479a4e1e&rgn=div8&view=text&node=12:5.0.1.2.28.0.3.9&idno=12), [572.9](http://www.ecfr.gov/cgi-bin/text-idx?c=ecfr&SID=6ccfd1b23afe237b9d9f10cd479a4e1e&rgn=div8&view=text&node=12:6.0.1.1.47.0.84.9&idno=12), [614.4955](http://www.ecfr.gov/cgi-bin/text-idx?c=ecfr&SID=6ccfd1b23afe237b9d9f10cd479a4e1e&rgn=div8&view=text&node=12:7.0.1.2.15.18.1.8&idno=12), & [760.9](http://www.ecfr.gov/cgi-bin/text-idx?c=ecfr&SID=6ccfd1b23afe237b9d9f10cd479a4e1e&rgn=div8&view=text&node=12:7.0.2.3.32.0.1.9&idno=12) | No | No |
| Initial Disclosure and Closing | Certification and Authorization | 13 | 12 USCA § [3404](http://www.gpo.gov/fdsys/search/pagedetails.action?browsePath=Title+12%2FChapter+35%2FSec.+3404&granuleId=USCODE-2010-title12-chap35-sec3404&packageId=USCODE-2010-title12&collapse=true&fromBrowse=true) | Yes | No |
| Initial Disclosure and Closing | Servicing Disclosure Statement | 20 | 12 USCA § [2605(a)](http://www.gpo.gov/fdsys/search/pagedetails.action?browsePath=Title+12%2FChapter+27%2FSec.+2605&granuleId=USCODE-2010-title12-chap27-sec2605&packageId=USCODE-2010-title12&collapse=true&fromBrowse=true); 12 CFR § [1024.21(b)](http://www.ecfr.gov/cgi-bin/text-idx?c=ecfr&SID=6ccfd1b23afe237b9d9f10cd479a4e1e&rgn=div8&view=text&node=12:8.0.2.10.17.2.1.16&idno=12) | No | No |
| Initial Disclosure and Closing | Escrow Disclosure – New Construction | 1228 | 12 CFR § [1024.17](http://www.ecfr.gov/cgi-bin/text-idx?c=ecfr&SID=6ccfd1b23afe237b9d9f10cd479a4e1e&rgn=div8&view=text&node=12:8.0.2.10.17.2.1.12&idno=12) | No | No |
| Initial Disclosure and Closing | PATRIOT Act Disclosure | 2531 | 31 USCA § [5318](http://www.gpo.gov/fdsys/search/pagedetails.action?browsePath=Title+31%2FSubtitle+IV%2FChapter+53%2FSubchapter+II%2FSec.+5318&granuleId=USCODE-2010-title31-subtitleIV-chap53-subchapII-sec5318&packageId=USCODE-2010-title31&collapse=true&fromBrowse=true); 31 CFR § [1020.220(a)(5)](http://www.ecfr.gov/cgi-bin/text-idx?c=ecfr&SID=6ccfd1b23afe237b9d9f10cd479a4e1e&rgn=div8&view=text&node=31:3.1.6.1.4.2.5.3&idno=31) | No | No |
| Initial Disclosure and Closing | PATRIOT Act Disclosure (NPE) | 8766 | 31 USCA § [5318](http://www.gpo.gov/fdsys/search/pagedetails.action?browsePath=Title+31%2FSubtitle+IV%2FChapter+53%2FSubchapter+II%2FSec.+5318&granuleId=USCODE-2010-title31-subtitleIV-chap53-subchapII-sec5318&packageId=USCODE-2010-title31&collapse=true&fromBrowse=true); 31 CFR § [1020.220(a)(5)](http://www.ecfr.gov/cgi-bin/text-idx?c=ecfr&SID=6ccfd1b23afe237b9d9f10cd479a4e1e&rgn=div8&view=text&node=31:3.1.6.1.4.2.5.3&idno=31) | No | No |
| Initial Disclosure and Closing | ARM Disclosure - Investor | 13457 (*upon request*) | 12 CFR § [1026.19(b)(2)](http://www.ecfr.gov/cgi-bin/text-idx?c=ecfr&SID=6ccfd1b23afe237b9d9f10cd479a4e1e&rgn=div8&view=text&node=12:8.0.2.10.18.3.1.3&idno=12) | No | No |
| Initial Disclosure and Closing | LPMI Disclosure | 13489 | 12 USCA § [4905](http://www.gpo.gov/fdsys/search/pagedetails.action?browsePath=Title+12%2FChapter+49%2FSec.+4905&granuleId=USCODE-2010-title12-chap49-sec4905&packageId=USCODE-2010-title12&collapse=true&fromBrowse=true) | No | No |
| Initial Disclosure and Closing | Credit Score Disclosure – B-3/H-3 | 15312 | 15 USCA § [1681m(h)](http://www.gpo.gov/fdsys/search/pagedetails.action?browsePath=Title+15%2FChapter+94%2FSUBCHAPTER+I&granuleId=USCODE-2010-title15-chap94-subchapI&packageId=USCODE-2010-title15&collapse=true&fromBrowse=true); 12 CFR § [1022.74(d)(1)](http://www.ecfr.gov/cgi-bin/text-idx?c=ecfr&SID=6ccfd1b23afe237b9d9f10cd479a4e1e&rgn=div8&view=text&node=12:8.0.2.10.16.8.1.5&idno=12) & 16 CFR § [640.5(d)(1)](http://www.ecfr.gov/cgi-bin/text-idx?c=ecfr&SID=6ccfd1b23afe237b9d9f10cd479a4e1e&rgn=div8&view=text&node=16:1.0.1.6.74.0.39.5&idno=16) | No | No |
| Closing | HUD-1 Addendum | 8 | 12 CFR § [1024.10](http://www.ecfr.gov/cgi-bin/text-idx?c=ecfr&SID=6ccfd1b23afe237b9d9f10cd479a4e1e&rgn=div8&view=text&node=12:8.0.2.10.17.2.1.5&idno=12) | Yes, when waiving right to delivery of HUD-1 or HUD-1A. | No |
| Closing | Amortization Schedule | 12 | 12 USCA § [4903](http://www.gpo.gov/fdsys/search/pagedetails.action?browsePath=Title+12%2FChapter+49%2FSec.+4903&granuleId=USCODE-2010-title12-chap49-sec4903&packageId=USCODE-2010-title12&collapse=true&fromBrowse=true); 17 CFR § [240.3a12-5](http://www.ecfr.gov/cgi-bin/text-idx?c=ecfr&SID=4f07dcf482944c19aeefbca8eedf8d13&rgn=div8&view=text&node=17:3.0.1.1.1.1.59.23&idno=17); 24 CFR § [266.420](http://www.ecfr.gov/cgi-bin/text-idx?c=ecfr&SID=4f07dcf482944c19aeefbca8eedf8d13&rgn=div8&view=text&node=24:2.1.1.2.30.5.228.7&idno=24) | No | No |
| Closing | Truth in Lending Disclosure | 18 | 12 CFR § [1026.18](http://www.ecfr.gov/cgi-bin/text-idx?c=ecfr&SID=6ccfd1b23afe237b9d9f10cd479a4e1e&rgn=div8&view=text&node=12:8.0.2.10.18.3.1.2&idno=12) | No | No |
| Closing | Assignment Sale or Transfer of Servicing | 21 | 12 USCA § [2605(b)](http://www.gpo.gov/fdsys/search/pagedetails.action?browsePath=Title+12%2FChapter+27%2FSec.+2605&granuleId=USCODE-2010-title12-chap27-sec2605&packageId=USCODE-2010-title12&collapse=true&fromBrowse=true) | No | No |
| Closing | HPA PMI Disclosures | 29, 862, 4668, 16990, 16991, & 16992 | 12 USCA § [4903](http://www.gpo.gov/fdsys/search/pagedetails.action?browsePath=Title+12%2FChapter+49%2FSec.+4903&granuleId=USCODE-2010-title12-chap49-sec4903&packageId=USCODE-2010-title12&collapse=true&fromBrowse=true) | No | No |
| Closing | Informed Consumer Choice Disclosure Notice | 41 | 24 CFR § [203.10](http://www.ecfr.gov/cgi-bin/text-idx?c=ecfr&SID=4f07dcf482944c19aeefbca8eedf8d13&rgn=div8&view=text&node=24:2.1.1.2.4.1.85.8&idno=24) | No | No |
| Closing | FACT Act Notice | 4387 | 15 USCA § [1681s-2(a)(7)](http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?c=ecfr&sid=ad432bea09f608737dc84b2a5296cb49&rgn=div8&view=text&node=24:2.1.1.2.4.1.85.8&idno=24); 12 CFR Pt. 1022, [App. B](http://www.ecfr.gov/cgi-bin/text-idx?c=ecfr&SID=6ccfd1b23afe237b9d9f10cd479a4e1e&rgn=div9&view=text&node=12:8.0.2.10.16.13.1.2.25&idno=12) | No | No |
| Closing | Escrow Account Disclosure Enhanced Fees | 7605 | 12 USCA § [2609(c)](http://www.gpo.gov/fdsys/search/pagedetails.action?browsePath=Title+12%2FChapter+27%2FSec.+2609&granuleId=USCODE-2010-title12-chap27-sec2609&packageId=USCODE-2010-title12&collapse=true&fromBrowse=true); 12 CFR § [1024.17](http://www.ecfr.gov/cgi-bin/text-idx?c=ecfr&SID=6ccfd1b23afe237b9d9f10cd479a4e1e&rgn=div8&view=text&node=12:8.0.2.10.17.2.1.12&idno=12) | No | No |
| Closing | Right to Cancel – NOT a Refi. With Original Lender H-8 | 8204 | 12 CFR § [1026.23(b)](http://www.ecfr.gov/cgi-bin/text-idx?c=ecfr&SID=6ccfd1b23afe237b9d9f10cd479a4e1e&rgn=div8&view=text&node=12:8.0.2.10.18.3.1.7&idno=12) | No | No |
| Closing | Partial Escrow Waiver | 9826 | 15 USCA § [1639](http://www.gpo.gov/fdsys/search/pagedetails.action?browsePath=Title+15%2FChapter+41%2FSubchapter+I%2FPart+B%2FSec.+1639&granuleId=USCODE-2010-title15-chap41-subchapI-partB-sec1639&packageId=USCODE-2010-title15&collapse=true&fromBrowse=true) | No | No |
| Closing | HUD-1 01-01-10 | 14222 | 12 CFR § [1024.8](http://www.ecfr.gov/cgi-bin/text-idx?c=ecfr&SID=6ccfd1b23afe237b9d9f10cd479a4e1e&rgn=div8&view=text&node=12:8.0.2.10.17.2.1.3&idno=12) | No | No |
| Closing | HUD-1A 01-01-10 | 14223 | 12 CFR § [1024.8](http://www.ecfr.gov/cgi-bin/text-idx?c=ecfr&SID=6ccfd1b23afe237b9d9f10cd479a4e1e&rgn=div8&view=text&node=12:8.0.2.10.17.2.1.3&idno=12) | No | No |
| Closing | Truth-in-Lending Total Payments Itemization | 15444 | 12 CFR § [1026.18(g) & (h)](http://www.ecfr.gov/cgi-bin/text-idx?c=ecfr&SID=6ccfd1b23afe237b9d9f10cd479a4e1e&rgn=div8&view=text&node=12:8.0.2.10.18.3.1.2&idno=12) | No | No |

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| Alabama  (Package Type) | Proper Name of Disclosure | Generic Cx Number | Loan Type | Property | Timing Requirement | Legal Reference | Borrower’s Signature Required | Lender’s Signature Required? |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Initial Disclosure | Anti-Coercion Insurance Disclosure | 2778 | A consumer credit transaction (aka a consumer loan) | Property in which the creditor is given a security interest | Not specified | ALA. CODE § [5-19-20(e)](http://alisondb.legislature.state.al.us/acas/codeofalabama/1975/5-19-20.htm) (2013) | No | No |
| Initial Disclosure | AL Mortgage Broker Agreement | 4068 | A mortgage loan | 1- to 4- family residential real estate | Before the collection of a broker fee | ALA. CODE § [5-25-12(a)(1)](http://alisondb.legislature.state.al.us/acas/codeofalabama/1975/5-25-12.htm) (2013) | No | No |
| Initial Disclosure | NMLS Unique Identifier Disclosed on 1003 Uniform Residential Loan Application | On 4193 (FNMA) | A residential mortgage loan | A dwelling (as defined under TILA) or residential real estate upon which a dwelling will be located. | At application | ALA. CODE § [5-26-20](http://alisondb.legislature.state.al.us/acas/codeofalabama/1975/5-26-20.htm) (2013) | No | No |
| Closing | Caution Notice in 3200, FHA, and VA 3200 Note Fixed, Fixed Rate Note Alabama Second, and other Notes | On 5, 36, 58, 1033 and other Notes | A consumer credit transaction (aka a consumer loan) | Not specified | At closing | ALA. CODE § [5-19-6(a)](http://alisondb.legislature.state.al.us/acas/codeofalabama/1975/5-19-6.htm) (2013) | No | No |
| Closing | AL FHA Addendum to Wood Infestation Inspection Report | 1260 (*upon request*) | Not specified | Property | Not specified | ALA. ADMIN. CODE r. [80-10-9-.18](http://www.alabamaadministrativecode.state.al.us/docs/agr/80-10-9.pdf) (2013) | No | No |

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| Alaska  (Package Type) | Proper Name of Disclosure | Generic Cx Number | Loan Type | Property | Timing Requirement | Legal Reference | Borrower’s Signature Required? | Lender’s Signature Required? |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Initial Disclosure | AK Anti-Coercion Insurance Disclosure | 3842 | Residential mortgage loans | A dwelling (1-to-4 family units) or residential real estate upon which a dwelling will be located. | Not specified | ALASKA STAT. ANN. §§ [21.36.160](http://www.legis.state.ak.us/basis/folio.asp) & [21.36.319](http://www.legis.state.ak.us/basis/folio.asp) (West 2013) | No | No |
| Initial Disclosure | Tangible Net Benefit Worksheet | 12531  (*upon request*) | Not specified | Not specified | At closing | ALASKA STAT. ANN. § [06.60.350](http://www.legis.state.ak.us/basis/folio.asp) (West 2013) | No | No |
| Closing | Notice of Suit in 3200, FHA, and VA 3200 Note Fixed, Fixed Rate Note Alaska Second, and other Notes | 5, 36, 58, 1032, and other Notes | Loans of $25,000 or less, which have a greater rate of interest, discount, or consideration than otherwise permitted under the Small Loans Act. | Not specified | At closing | ALASKA STAT. ANN. § [34.20.160](http://www.legis.state.ak.us/basis/folio.asp) (West 2013) | No | No |
| Closing | AK Loan Statement | 14786 | Residential mortgage loans | A dwelling (1-to-4 family units) or residential real estate upon which a dwelling will be located. | Not specified | ALASKA STAT. ANN. § [06.20.270](http://www.legis.state.ak.us/basis/folio.asp) (West 2013) | No | No |
| Closing | Alaska Escrow Account Agreement | 16005  (*upon request*) | Residential mortgage loans | A dwelling (1-to-4 family units) or residential real estate upon which a dwelling will be located. | Not specified | ALASKA STAT. ANN. § [06.60.360](http://www.legis.state.ak.us/basis/folio.asp) (West 2013) | No | No |

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| Arizona  (Package Type) | Proper Name of Disclosure | Generic Cx Number | Loan Type | Property | Timing Requirement | Legal Reference | Borrower’s Signature Required? | Lender’s Signature Required? |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Initial Disclosure | Advanced Fee/Application Disclosure | 2783 | A mortgage loan or a mortgage banking loan | Real estate | Before accepting any type of application fees | ARIZ. REV. STAT. ANN. §§ [6-906(c)](http://www.azleg.gov/FormatDocument.asp?inDoc=/ars/6/00906.htm&Title=6&DocType=ARS), [6-909(k),](http://www.azleg.gov/FormatDocument.asp?inDoc=/ars/6/00909.htm&Title=6&DocType=ARS) & [6-946(c)](http://www.azleg.gov/FormatDocument.asp?inDoc=/ars/6/00946.htm&Title=6&DocType=ARS) (2012) | Yes | Yes |
| Initial Disclosure | Anti-Coercion Insurance Disclosure | 2788 | A loan secured by real property | Real property | Not specified | ARIZ. REV. STAT. ANN. §§ [6-909(P),](http://www.azleg.gov/FormatDocument.asp?inDoc=/ars/6/00909.htm&Title=6&DocType=ARS) [20-452.01,](http://www.azleg.gov/FormatDocument.asp?inDoc=/ars/20/00452-01.htm&Title=20&DocType=ARS) & [20-452.02](http://www.azleg.gov/FormatDocument.asp?inDoc=/ars/20/00452-02.htm&Title=20&DocType=ARS) (2012) | No | No |
| Initial Disclosure | Disclosure of Multiple Roles in a Consumer Real Estate Transaction | 3581 | A mortgage loan or a mortgage banking loan | Real estate | Before collecting compensation for rendering services as a real estate broker or real estate salesman | ARIZ. REV. STAT. ANN. §§ [6-909(I)](http://www.azleg.gov/FormatDocument.asp?inDoc=/ars/6/00909.htm&Title=6&DocType=ARS) & [6-947(I)](http://www.azleg.gov/FormatDocument.asp?inDoc=/ars/6/00947.htm&Title=6&DocType=ARS) (2012) | No | No |
| Adverse Action & Initial Disclosure | Appraisal Disclosure | 3397 | A mortgage loan or a mortgage banking loan | Real estate | When loan is declined or cancelled | ARIZ. REV. STAT. ANN. §§ [6-906(c)](http://www.azleg.gov/FormatDocument.asp?inDoc=/ars/6/00906.htm&Title=6&DocType=ARS) & [6-946(c)](http://www.azleg.gov/FormatDocument.asp?inDoc=/ars/6/00946.htm&Title=6&DocType=ARS) (2012) | Yes | Yes |
| Closing | AZ Authorization to Complete Blank Spaces | 2779 | A mortgage loan or a mortgage banking loan | Real estate | Closing | ARIZ. REV. STAT. ANN. §§ [6-909(A)](http://www.azleg.gov/FormatDocument.asp?inDoc=/ars/6/00909.htm&Title=6&DocType=ARS) & [6-947(A)](http://www.azleg.gov/FormatDocument.asp?inDoc=/ars/6/00947.htm&Title=6&DocType=ARS) (2012); ARIZ. ADMIN. CODE R [20-4-921](http://www.azsos.gov/public_services/Title_20/20-04.htm#pgfId-10931) & [20-4-1808](http://www.azsos.gov/public_services/Title_20/20-04.htm#pgfId-35801)(2013) | Yes | No |

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| Arkansas  (Package Type) | Proper Name of Disclosure | Generic Cx Number | Loan Type | Property | Timing Requirement | Legal Reference | Borrower’s Signature Required? | Lender’s Signature Required? |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Initial Disclosure | Right to Choose Attorney | 3846 | A potential high-cost home loan | Either a 1- to 4- family dwelling or a principal dwelling of the borrower on real estate | Not specified | ARK. CODE ANN. § [23-53-103(6)(B)(ii)(h)](http://www.lexisnexis.com/hottopics/arcode/Default.asp) (West 2012) | No | No |
| Initial Disclosure | NMLS Unique Identifier Disclosed on 1003 Uniform Residential Loan Application | On 4193 | A mortgage loan | A dwelling or residential real estate that contains (or will contain) a dwelling | On the application | ARK. CODE ANN. § [23-39-510(b)](http://www.lexisnexis.com/hottopics/arcode/Default.asp) (West 2012) | No | No |
| Initial Disclosure | Tangible Net Benefit Worksheet | 12531  16177? | A refinance of a residential mortgage loan or a high-cost home loan | A dwelling or residential real estate that contains (or will contain) a dwelling | Not specified | ARK. CODE ANN. §§ [23-39-513(10) & 23-53-104(b)](http://www.lexisnexis.com/hottopics/arcode/Default.asp) (West 2012) | No | No |
| Initial Disclosure | Addendum to Statement of Credit Denial, Termination, or Change | 15905 | Credit for consumer purposes | Not specified | When credit is denied either in whole or in part | ARK. CODE ANN. §§ [4-93-103 & 4-93-104](http://www.lexisnexis.com/hottopics/arcode/Default.asp) (West 2012) | No | No |
| Closing | Principal and Interest Disclosure on the HUD-1 01-01-10 | 14753 (Federal) | Credit | Not specified | Closing | ARK. CODE ANN. § [4-57-103(a)](http://www.lexisnexis.com/hottopics/arcode/Default.asp) (West 2012) | No | No |

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| California  (Package Type) | Proper Name of Disclosure | Generic Cx Number | Loan Type | Property | Timing Requirement | Legal Reference | Borrower’s Signature Required? | Lender’s Signature Required? |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Initial Disclosure | Copy of Appraisal Report Notice | 6 | A loan transaction | Residential real property | Within 15 days after lender receives the written application. | CAL. BUS. & PROF. CODE § [11423](http://www.leginfo.ca.gov/cgi-bin/displaycode?section=bpc&group=11001-12000&file=11422-11423) (West 2012) | No | No |
| Initial Disclosure | CA Impound Account Statement | 1231 | A loan secured by a deed of trust or mortgage | Real property that contains a single-family dwelling that will be occupied by the owner within 90 days of closing. | Prior to the execution of the loan or sales agreement. | CAL. CIV. CODE § [2954(a)](http://www.leginfo.ca.gov/cgi-bin/displaycode?section=civ&group=02001-03000&file=2947-2955.5) (West 2012) | No | No |
| Initial Disclosure | CA Disclosure Receipt | 2687 | A federally regulated residential mortgage loan, including a loan made to finance construction of a 1- to 4- family dwelling. | Dwellings or residential real property | With forms furnished for application | CAL. BUS. & PROF. CODE § [10240(c)](http://www.leginfo.ca.gov/cgi-bin/displaycode?section=bpc&group=10001-11000&file=10240-10248.3) (West 2012); CAL. CODE REGS. tit. 10, § [1950.204](http://ccr.oal.ca.gov/linkedslice/default.asp?SP=CCR-1000&Action=Welcome) (2013) | **Yes** | No |
| Initial Disclosure | CA Mortgage Brokerage Agreement | 2784 | A federally related mortgage loan, including a construction loan | A structure designed principally for occupancy of from 1- to 4- families. | As soon as practical after request for brokerage services | CAL. FIN. CODE § [50701(a)-(f)](http://www.leginfo.ca.gov/cgi-bin/displaycode?section=fin&group=50001-51000&file=50700-50706) (West 2012) | **Yes** | **Yes** |
| Initial Disclosure | CA Balloon Disclosure Regarding Extension of Credit | 2786 | A loan secured by a dwelling, the principal of which is more than either $30,000 (first lien) or $20,000 (second lien), that contains a balloon payment. | A single dwelling unit in a condo or cooperative or a 1- to 4- family residential building. | Prior to closing | CAL. BUS. & PROF. CODE § [10241.4](http://www.leginfo.ca.gov/cgi-bin/displaycode?section=bpc&group=10001-11000&file=10240-10248.3) (West 2012) | No | No |
| Initial Disclosure | CA Home Equity Loan Disclosure | 2787 | A home equity loan | The consumer’s dwelling | At the time that the customer makes an initial application in person, or within 3 business days if *via* mail or telephone. | CAL. CIV. CODE § [2971](http://www.leginfo.ca.gov/cgi-bin/displaycode?section=civ&group=02001-03000&file=2970-2971) (West 2012) | No | No |
| Initial Disclosure | CA Addendum to Uniform Residential Loan Application | 2796 | Credit for the first statute, a consumer loan for the second. | Real property | As a part of the application | CAL. CIV. CODE § [1812.30(j)](http://www.leginfo.ca.gov/cgi-bin/displaycode?section=civ&group=01001-02000&file=1812.30-1812.35) (West 2012); CAL. FIN. CODE §§ [22203](http://www.leginfo.ca.gov/cgi-bin/displaycode?section=fin&group=22001-23000&file=22200-22204) & [22204](http://www.leginfo.ca.gov/cgi-bin/displaycode?section=fin&group=22001-23000&file=22200-22204) (West 2012) | No | No |
| Initial Disclosure | CA Consumer Caution and Home Ownership Counseling Notice for Covered Loans | 2797 | A covered loan | Real property comprised of a 1- to 4- residential unit dwelling | No later than 3 business days prior to closing | CAL. FIN. CODE § [4973(k)](http://www.leginfo.ca.gov/cgi-bin/displaycode?section=fin&group=04001-05000&file=4973) (West 2012) | Yes | No |
| Initial Disclosure | CA Mortgage Loan Disclosure Statement (Re 882) | 2798 | A loan secured by a dwelling | Real property, comprised of a 1- to 4- residential unit dwelling that is the principal dwelling of the consumer. | Within 3 business days of receiving an application, or before closing (whichever is earlier) | CAL. BUS. & PROF. CODE §§ [10240](http://www.leginfo.ca.gov/cgi-bin/displaycode?section=bpc&group=10001-11000&file=10240-10248.3), [10241](http://www.leginfo.ca.gov/cgi-bin/displaycode?section=bpc&group=10001-11000&file=10240-10248.3), & [10241.2](http://www.leginfo.ca.gov/cgi-bin/displaycode?section=bpc&group=10001-11000&file=10240-10248.3) (West 2012); CAL. CODE REGS. tit. 10, § [2840](http://ccr.oal.ca.gov/linkedslice/default.asp?SP=CCR-1000&Action=Welcome) (2012) | No | No |
| Initial Disclosure | CA Title Insurance Disclosure | 2799 | An escrow transaction for the purchase of real property | Real property | Not specified | CAL. CIV. CODE § [1057.6](http://www.leginfo.ca.gov/cgi-bin/displaycode?section=civ&group=01001-02000&file=1052-1059) (West 2012) | **Yes** | No |
| Initial Disclosure | CA Balloon Disclosure | 2800 (*upon request*) | A loan secured by a dwelling | Real property comprised of a 1- to 4- residential unit dwelling | Within 3 business days of receiving an application, or before closing (whichever is earlier) | CAL. BUS. & PROF. CODE § [10241(h)](http://www.leginfo.ca.gov/cgi-bin/displaycode?section=bpc&group=10001-11000&file=10240-10248.3) (West 2012) | No | No |
| Initial Disclosure | HCL Prepayment Charge Disclosure | 2892 | A covered loan | Real property, comprised of a 1- to 4- residential unit dwelling that is the principal dwelling of the consumer. | At least 3 business days prior to closing. | CAL. FIN. CODE § [4973(a)(2)(B)](http://www.leginfo.ca.gov/cgi-bin/displaycode?section=fin&group=04001-05000&file=4973) (West 2012) | No | No |
| Initial Disclosure | NMLS Unique Identifier Disclosed on 1003 Uniform Residential Loan Application | On 4193 | Residential mortgage loan | A 1- to 4- unit residential structure or residential real estate | On the application | CAL. FIN. CODE § [22347](http://www.leginfo.ca.gov/cgi-bin/displaycode?section=fin&group=22001-23000&file=22300-22347) (West 2012) | No | No |
| Initial Disclosure | CA Finance Lenders Law Statement of Loan - Broker | 5188 | Real property | Consumer loans | At the time the final negotiation is made | CAL. FIN. CODE § [22338](http://www.leginfo.ca.gov/cgi-bin/displaycode?section=fin&group=22001-23000&file=22300-22347) (West 2012); CAL. CODE REGS. tit. 10, § [1454](http://ccr.oal.ca.gov/linkedslice/default.asp?SP=CCR-1000&Action=Welcome) (2012) | No | No |
| Initial Disclosure | CA Addendum to Loan Application | 6095 | Not specified | Not specified | Not specified | CAL. FAM. CODE § [297.5](http://www.leginfo.ca.gov/cgi-bin/displaycode?section=fam&group=00001-01000&file=297-297.5) (West 2012) | No | No |
| Initial Disclosure | California Rate Lock Agreement | 7442 | A federally-related mortgage loan, including construction loans. | Residential real property consisting of a 1- to 4- family structure. | Before charging a rate-lock fee, payable before closing | CAL. FIN. CODE § [50203(a)(3)(A) & (B)](http://www.leginfo.ca.gov/cgi-bin/displaycode?section=fin&group=50001-51000&file=50200-50209) (West 2012) | No | No |
| Initial Disclosure | Notice of Automated Valuation Model Result | 11978 | A consumer loan transaction secured by real property. | Real property | No later than 15 days after receiving a completed application | CAL. FIN. CODE § [22317.2](http://www.leginfo.ca.gov/cgi-bin/displaycode?section=fin&group=22001-23000&file=22300-22347) (West 2012) | No | No |
| Initial Disclosure | CA Mortgage Loan Disclosure Statement/Good Faith Estimate (Re 885) | 12922 | A nontraditional mortgage product or an adjustable rate loan. | Residential real property improved by a 1- to 4- family dwelling. | Within 3 business days of receiving an application, or before closing (whichever is earlier) | CAL. BUS. & PROF. CODE §§ [10240(a)](http://www.leginfo.ca.gov/cgi-bin/displaycode?section=bpc&group=10001-11000&file=10240-10248.3), [10241.2](http://www.leginfo.ca.gov/cgi-bin/displaycode?section=bpc&group=10001-11000&file=10240-10248.3), & [10241.4](http://www.leginfo.ca.gov/cgi-bin/displaycode?section=bpc&group=10001-11000&file=10240-10248.3) (West 2012); CAL. CODE REGS. tit. 10, §§ [1436(d), 2842, & 1950.314.8(d)](http://ccr.oal.ca.gov/linkedslice/default.asp?SP=CCR-1000&Action=Welcome) (2012) | Yes | No |
| Initial Disclosure | CA Disclosure of Negative Amortization | 12996 | A first lien covered loan with negative amortization. | Real property consisting of 1- to 4- residential units, which is also the principal dwelling of the consumer. | Not specified | CAL. FIN. CODE § [4973(c)](http://www.leginfo.ca.gov/cgi-bin/displaycode?section=fin&group=04001-05000&file=4973) (West 2012) | Yes | No |
| Initial Disclosure | CA Comparison of Sample Mortgage Features | 13522 | A nontraditional mortgage product or an adjustable rate loan. | Residential real property improved by a 1- to 4- family dwelling. | Within 3 business days of receiving an application, or before closing (whichever is earlier) | CAL. CODE REGS. tit. 10, §§ [1436(d) &](http://ccr.oal.ca.gov/linkedslice/default.asp?SP=CCR-1000&Action=Welcome)  [1950.314.8(d)](http://ccr.oal.ca.gov/linkedslice/default.asp?SP=CCR-1000&Action=Welcome) (2012) | No | No |
| Initial Disclosure | CA Broker HPML Disclosure | 14956 | Higher-Priced Mortgage Loan | Consumer’s principal dwelling. | At the time of initially engaging in broker services | CAL. FIN. CODE § [4995.2(c)](http://www.leginfo.ca.gov/cgi-bin/displaycode?section=fin&group=04001-05000&file=4995-4995.6) (West 2012) | No | No |
| Initial Disclosure | CA Spanish Good Faith Estimate | 15532 | A loan or extension of credit secured by residential real property. | Residential real property. | Prior to closing | CAL. CIV. CODE § [1632.5](http://www.leginfo.ca.gov/cgi-bin/displaycode?section=civ&group=01001-02000&file=1619-1633) (West 2012) | No | No |
| Initial Disclosure | Tangible Net Benefit Worksheet | 15773 | A covered loan that refinances a consumer loan. | Real property consisting of 1- to 4- residential units, which is also the principal dwelling of the consumer. | Not specified | CAL. FIN. CODE § [4973(j)](http://www.leginfo.ca.gov/cgi-bin/displaycode?section=fin&group=04001-05000&file=4973) (West 2012) | No | No |
| Initial Disclosure | Statement of Credit Denial, Termination or Charge | 15858 (Federal) | Financial assistance. | Housing accommodations. | Financial assistance | CAL. CIV. CODE § [1785.20](http://www.leginfo.ca.gov/cgi-bin/displaycode?section=civ&group=01001-02000&file=1785.10-1785.19.5) (West 2012);  CAL. CODE REGS. tit. 21, § [7114.2](http://ccr.oal.ca.gov/linkedslice/default.asp?SP=CCR-1000&Action=Welcome) (2012) | No | No |
| Initial Disclosure | CA Loan Commitment | 16083 | A federally-related mortgage loan or a construction loan for a 1- to 4- family dwelling. | Residential real property containing a 1- to 4- family structure. | A federally-related mortgage loan or a construction loan for a 1- to 4- family dwelling. | CAL. FIN. CODE § [50203(a)(4)](http://www.leginfo.ca.gov/cgi-bin/displaycode?section=fin&group=50001-51000&file=50200-50209) (West 2012) | Yes | Yes |
| Initial Disclosure | CA Advanced Fee/Application Disclosure | 16084 | Loans secured directly or collaterally by liens on real property | Real property | Loans secured directly or collaterally by liens on real property | CAL. CODE REGS. tit. 10, § [2970](http://ccr.oal.ca.gov/linkedslice/default.asp?SP=CCR-1000&Action=Welcome) (2012) | No | No |
| Initial Disclosure | CA Fair Lending Notice | 16170 | Financial assistance | Housing accommodations | Financial assistance | CAL. HEALTH & SAFETY CODE § [35830](http://www.leginfo.ca.gov/cgi-bin/displaycode?section=hsc&group=35001-36000&file=35830-35833) (West 2012); CAL. CODE REGS. tit. 21, §§ [7114 & 7114.1](http://ccr.oal.ca.gov/linkedslice/default.asp?SP=CCR-1000&Action=Welcome) (2012) | No | No |
| Initial Disclosure & Closing | CA Earthquake Insurance Disclosure | 998 | A loan secured by a borrower’s separate interest in a condominium project which requires earthquake insurance. | A condominium project. | As soon as reasonably practical | CAL. CIV. CODE § [2955.1](http://www.leginfo.ca.gov/cgi-bin/displaycode?section=civ&group=02001-03000&file=2947-2955.5) (West 2012) | No | No |
| Initial Disclosure & Closing | CA Credit Score Disclosure | 2112 | Closed-end loans or the establishment of an open-end loan for a consumer purpose. | 1- to 4- units of residential real property. | As soon as reasonably practical | CAL. CIV. CODE §§ [1785.15.1(a)](http://www.leginfo.ca.gov/cgi-bin/displaycode?section=civ&group=01001-02000&file=1785.10-1785.19.5) & [1785.20.2(a)](http://www.leginfo.ca.gov/cgi-bin/displaycode?section=civ&group=01001-02000&file=1785.20-1785.22) (West 2012) | No | No |
| Initial Disclosure & Closing | CA Credit Score Notice | 2114 | Closed-end loans or the establishment of an open-end loan for a consumer purpose. | 1- to 4- units of residential real property. | As soon as reasonably practical | CAL. CIV. CODE § [1785.20.2(d)](http://www.leginfo.ca.gov/cgi-bin/displaycode?section=civ&group=01001-02000&file=1785.20-1785.22) (West 2012) | No | No |
| Initial Disclosure & Closing | CA Insurance Disclosure | 2350 | Loan secured by real property | Real property | As soon as practical, but before execution of any note or security documents. | CAL. CIV. CODE § [2955.5(a) & (b)](http://www.leginfo.ca.gov/cgi-bin/displaycode?section=civ&group=02001-03000&file=2947-2955.5) (West 2012 CAL. INS. CODE § [770](http://www.leginfo.ca.gov/cgi-bin/displaycode?section=ins&group=00001-01000&file=770-776) (West 2012) | No | No |
| Closing | CA Per Diem Interest Disclosure | 878 | A promissory note secured by a mortgage or deed of trust. | Real property improved with between 1- to 4- residential dwelling units. | Prior to placing funds in escrow. | CAL. CIV. CODE § [2948.5(b)](http://www.leginfo.ca.gov/cgi-bin/displaycode?section=civ&group=02001-03000&file=2947-2955.5) (West 2012); CAL. FIN. CODE § [50204(o)](http://www.leginfo.ca.gov/cgi-bin/displaycode?section=fin&group=50001-51000&file=50200-50209) (West 2012) | Yes | No |
| Closing | CA Statement of Loan | 883 | A loan of a *bona fide* amount of less than $10,000 | Not specified | At the time the loan is made | CAL. FIN. CODE § [18231](http://www.leginfo.ca.gov/cgi-bin/displaycode?section=fin&group=18001-19000&file=18230-18235) (West 2012) | Yes | No |
| Closing | CA Notice to Cosigner | 886 | A consumer credit transaction (see Cal. Civ. Code §[1799.90[a]](http://www.leginfo.ca.gov/calaw.html) for specifics) | Not specified | Prior to signing | CAL. CIV. CODE § [1799.91](http://www.leginfo.ca.gov/cgi-bin/displaycode?section=civ&group=01001-02000&file=1799.90-1799.104) (West 2012) | No | No |
| Closing | CA Private Mortgage Insurance Cancellation Disclosure | 999 or 17040 | A loan secured by a deed of trust or mortgage | Real property | No later than 30 days after the close of escrow | CAL. CIV. CODE § [2954.6](http://www.leginfo.ca.gov/cgi-bin/displaycode?section=civ&group=02001-03000&file=2947-2955.5) (West 2012) | No | No |
| Closing | Request For Notice of Default | 3475 | Deed of trust or mortgage | Real property or an estate | Any time subsequent to recording, but before recording notice of default | CAL. CIV. CODE § [2924b](http://www.leginfo.ca.gov/cgi-bin/displaycode?section=civ&group=02001-03000&file=2920-2944.7) (West 2012) | No | Yes |
| Closing | CA Finance Lenders Law Statement of Loan – Finance Lenders | 14027 | Consumer loans | Real property | At the time the loan is made | CAL. FIN. CODE §§ [22337](http://www.leginfo.ca.gov/cgi-bin/displaycode?section=fin&group=22001-23000&file=22300-22347) & [22400(b)](http://www.leginfo.ca.gov/cgi-bin/displaycode?section=fin&group=22001-23000&file=22400-22402) (West 2012); CAL. CODE REGS. tit. 10, § [1454](http://ccr.oal.ca.gov/linkedslice/default.asp?SP=CCR-1000&Action=Welcome) (2012) | No | No |
| Closing | CA Credit Disability Claim Procedure | 15326 | A credit transaction that is either 10 years or less in duration, or a construction/improvement loan. | Not specified, but real property of 1- to 4- residential units, if construction/improvement loan. | At the time the creditor sells the insurance. | CAL. CIV. CODE § [1812.402(f)(1)](http://www.leginfo.ca.gov/cgi-bin/displaycode?section=civ&group=01001-02000&file=1812.400-1812.410) (West 2012) | No | No |
| Closing | Notice of Negative Credit Information | On 4387 (Federal); 16085 | Not specified | Not specified | Prior to or within 30 days after transmitting negative credit information | CAL. CIV. CODE § [1785.26(b) – (d)](http://www.leginfo.ca.gov/cgi-bin/displaycode?section=civ&group=01001-02000&file=1785.25-1785.26) (West 2012) | No | No |

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| Colorado  (Package Type) | Proper Name of Disclosure | Generic Cx Number | Loan Type | Property | Timing Requirement | Legal Reference | Borrower’s Signature Required? | Lender’s Signature Required? |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Initial Disclosure | CO Loan Product Choice | 2749 | A covered loan which contains a prepayment penalty. | Property that is the consumer’s principal dwelling. | Not specified | COLO. REV. STAT. ANN. § [5-3.5-102(1)(g)(III)](http://www.lexisnexis.com/hottopics/Colorado/) (West 2013) | Yes | No |
| Initial Disclosure | CO Consumer Caution Notice | 2750 | A covered loan. | Property that is the consumer’s principal dwelling. | Within a reasonable amount of time after determining the loan is a covered loan, but at least 3 business days before closing | COLO. REV. STAT. ANN. § [5-3.5-103(1)(a)(I)](http://www.lexisnexis.com/hottopics/Colorado/) (West 2013) | Yes | No |
| Initial Disclosure | Anti-Coercion Insurance Disclosure | 2778 | A loan of money or extension of credit secured by real property. | Real property. | Not specified | COLO. REV. STAT. ANN.§§ [10-3-1105](http://www.lexisnexis.com/hottopics/Colorado/) & [10-4-114](http://www.lexisnexis.com/hottopics/Colorado/) (West 2013) | No | No |
| Initial Disclosure | CO Consumer Credit Transaction Disclosure | 3584 | A consumer credit transaction or an extension of credit for a consumer purpose. | Real estate, including a dwelling that is a residential structure that contains 1 – to 4- units. | At or before the time that credit is extended | COLO. REV. STAT. ANN. §§ [5-3-106](http://www.lexisnexis.com/hottopics/Colorado/) & [12-14.3-104.3(1)](http://www.lexisnexis.com/hottopics/Colorado/) (West 2013) | No | No |
| Initial Disclosure | NMLS Unique Identifier Disclosed on 1003 Uniform Residential Loan Application | On 4193 (Federal) | Residential mortgage loans | A dwelling or residential real estate containing (or will contain) 1- to 4- family dwelling units. | On the application | COLO. REV. STAT. ANN. § [12-61-918](http://www.lexisnexis.com/hottopics/Colorado/) (West 2013) | No | No |
| Initial Disclosure | CO Disclosure | 12866 | Residential mortgage loans | A dwelling or residential real estate containing (or will contain) 1- to 4- family dwelling units. | Within 3 business days after receipt of a loan application or money | COLO. REV. STAT. ANN. § [12-61-914(2)(e) & (g)](http://www.lexisnexis.com/hottopics/Colorado/) (West 2013) | No | No |
| Initial Disclosure | CO Reason for Loan | 12874 | A purchase or refinance transaction that is a residential mortgage loan | A dwelling or residential real estate containing (or will contain) 1- to 4- family dwelling units. | Not specified | 4 COLO. CODE REGS. § [725-3:3-1-1-5(4)](http://www.sos.state.co.us/CCR/Rule.do?deptID=18&deptName=700%20Department%20of%20Regulatory%20Agencies&agencyID=98&agencyName=725%20Division%20of%20Real%20Estate&ccrDocID=2915&ccrDocName=4%20CCR%20725-3%20MORTGAGE%20LOAN%20ORIGINATORS&subDocID=56636&subDocName=3-1-1%20%20REASONABLE%20INQUIRY%20AND%20TANGIBLE%20NET%20BENEFIT&version=46) (2013) | Yes | No |
| Initial Disclosure | CO Lock-In Disclosure | 13134 | Residential mortgage loans | A dwelling or residential real estate containing (or will contain) 1- to 4- family dwelling units. | Within 3 business days after receipt of a loan application or money | COLO. REV. STAT. ANN. § [12-61-914(2)(d)](http://www.lexisnexis.com/hottopics/Colorado/), [(2)(f)](http://www.lexisnexis.com/hottopics/Colorado/), & [(3)](http://www.lexisnexis.com/hottopics/Colorado/) (West 2013); 4 COLO. CODE REGS. § [725-3:5-1-2-5(6)](http://www.sos.state.co.us/CCR/Rule.do?deptID=18&deptName=700%20Department%20of%20Regulatory%20Agencies&agencyID=98&agencyName=725%20Division%20of%20Real%20Estate&ccrDocID=2915&ccrDocName=4%20CCR%20725-3%20MORTGAGE%20LOAN%20ORIGINATORS&subDocID=56917&subDocName=5-1-2%20%20MORTGAGE%20LOAN%20ORIGINATOR%20DISCLOSURES&version=46) (2013) | Yes | Yes |
| Initial Disclosure | CO Prepayment Penalty Disclosure | 13355 | Residential mortgage loans that contain a prepayment penalty. | A dwelling or residential real estate containing (or will contain) 1- to 4- family dwelling units. | Not specified | 4 COLO. CODE REGS.§ [725-3:3-1-4-5(2)](http://www.sos.state.co.us/CCR/Rule.do?deptID=18&deptName=700%20Department%20of%20Regulatory%20Agencies&agencyID=98&agencyName=725%20Division%20of%20Real%20Estate&ccrDocID=2915&ccrDocName=4%20CCR%20725-3%20MORTGAGE%20LOAN%20ORIGINATORS&subDocID=57600&subDocName=3-1-4%20%20PREPAYMENT%20PENALTIES&version=46) (2013) | No | No |
| Initial Disclosure | CO Dual Status Disclosure | 14095 | Residential mortgage loans | A dwelling or residential real estate containing (or will contain) 1- to 4- family dwelling units. | Within 3 business days after receipt of a loan application or any moneys from a borrower. | COLO. REV. STAT. ANN. § [12-61-912](http://www.lexisnexis.com/hottopics/Colorado/) (West 2013); 4 COLO. CODE REGS.§ [725-3:7-1-1-4](http://www.sos.state.co.us/CCR/Rule.do?deptID=18&deptName=700%20Department%20of%20Regulatory%20Agencies&agencyID=98&agencyName=725%20Division%20of%20Real%20Estate&ccrDocID=2915&ccrDocName=4%20CCR%20725-3%20MORTGAGE%20LOAN%20ORIGINATORS&subDocID=56640&subDocName=7-1-1%20%20DUAL%20STATUS%20DISCLOSURE&version=46) (2013) | Yes | Yes |
| Initial Disclosure | Itemization of Amount Financed 01-01-10 | 14224 (Federal) | Residential mortgage loans | A dwelling or residential real estate containing (or will contain) 1- to 4- family dwelling units. | Within 3 business days after receipt of a loan application or money | COLO. REV. STAT. ANN. § [12-61-914(2)(b)](http://www.lexisnexis.com/hottopics/Colorado/) (West 2013); 4 Colo. Code Regs. § [725-3:5-1-2-5(3)](http://www.sos.state.co.us/CCR/Rule.do?deptID=18&deptName=700%20Department%20of%20Regulatory%20Agencies&agencyID=98&agencyName=725%20Division%20of%20Real%20Estate&ccrDocID=2915&ccrDocName=4%20CCR%20725-3%20MORTGAGE%20LOAN%20ORIGINATORS&subDocID=56917&subDocName=5-1-2%20%20MORTGAGE%20LOAN%20ORIGINATOR%20DISCLOSURES&version=46) | Yes | Yes |
| Initial Disclosure | Cost of Insurance Disclosure | 16488 | Consumer credit transaction | Land | Not specified | COLO. REV. STAT. ANN.§ [5-2-202(3)](http://www.lexisnexis.com/hottopics/Colorado/) (West 2013) | Yes | No |
| Initial Disclosure & Closing | CO Refinance Disclosure | 993 | Loans secured by a first lien that refinances a purchase or construction loan. | A residential dwelling consisting of not more than 4 dwelling units. | Not specified | COLO. REV. STAT. ANN. §§ [5-1-301(26)(c)](http://www.lexisnexis.com/hottopics/Colorado/) & [5-5-112](http://www.lexisnexis.com/hottopics/Colorado/) (West 2013) | No | No |
| Initial Disclosure & Closing | CO Tangible Net Benefit Disclosure | 12873 | A covered loan that refinances an existing covered loan, or residential mortgage loans. | Property consisting of the consumer’s principal dwelling, or a dwelling or residential real estate upon which there are 1- to 4- family dwelling units. | To be completed at the time of completing the application and (if any change occurs) prior to signing | COLO. REV. STAT. ANN. §§ [5-3.5-103(1)(c)](http://www.lexisnexis.com/hottopics/Colorado/), [12-61-904.5](http://www.lexisnexis.com/hottopics/Colorado/), & [12-61-914(2)(e) & (g)](http://www.lexisnexis.com/hottopics/Colorado/) (West 2013); 4 Colo. Code Regs. § [725-3:3-1-1-5](http://www.sos.state.co.us/CCR/Rule.do?deptID=18&deptName=700%20Department%20of%20Regulatory%20Agencies&agencyID=98&agencyName=725%20Division%20of%20Real%20Estate&ccrDocID=2915&ccrDocName=4%20CCR%20725-3%20MORTGAGE%20LOAN%20ORIGINATORS&subDocID=56636&subDocName=3-1-1%20%20REASONABLE%20INQUIRY%20AND%20TANGIBLE%20NET%20BENEFIT&version=46) (2013) | Yes, pursuant to [form](http://www.colorado.gov/cs/Satellite?blobcol=urldata&blobheadername1=Content-Disposition&blobheadername2=Content-Type&blobheadervalue1=inline%3B+filename%3D%22Tangible+Net+Benefit+Disclosure.pdf%22&blobheadervalue2=application%2Fpdf&blobkey=id&blobtable=MungoBlobs&blobwhere=1251818364955&ssbinary=true) | Yes, pursuant to f[orm](http://www.colorado.gov/cs/Satellite?blobcol=urldata&blobheadername1=Content-Disposition&blobheadername2=Content-Type&blobheadervalue1=inline%3B+filename%3D%22Tangible+Net+Benefit+Disclosure.pdf%22&blobheadervalue2=application%2Fpdf&blobkey=id&blobtable=MungoBlobs&blobwhere=1251818364955&ssbinary=true) |
| Closing | Assignment Sale or Transfer of Servicing | 21 (Federal) | Consumer credit transaction | Land | Before consumer begins payments to assignee | COLO. REV. STAT. ANN. § [5-3-102](http://www.lexisnexis.com/hottopics/Colorado/) (West 2013) | No | No |
| Closing | CO Notice to Cosigners | 994 | Consumer credit transaction | Land | Before or contemporaneously with the co-signor signing any agreement or writing setting forth the terms of the agreement | COLO. REV. STAT. ANN. § [5-3-105](http://www.lexisnexis.com/hottopics/Colorado/) (West 2013) | No | No |
| Closing | CO Balloon Note Disclosure | 2793 | Consumer credit transaction that contains a balloon payment. | Land | At the time the transaction is entered into. | COLO. REV. STAT. ANN. § [5-3-208](http://www.lexisnexis.com/hottopics/Colorado/) (West 2013) | No | No |
| Closing | CO Disburser’s Notice | 3760 | Mechanic’s liens | Land that is to be improved | Prior to the first disbursement | COLO. REV. STAT. ANN. § [38-22-126(2)](http://www.lexisnexis.com/hottopics/Colorado/) (West 2013) | No | No |

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| Connecticut  (Package Type) | Proper Name of Disclosure | Generic Cx Number | Loan Type | Property | Timing Requirement | Legal Reference | Borrower’s Signature Required? | Lender’s Signature Required? |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Initial Disclosure | CT Private Mortgage Insurance Disclosure | 1029 | First mortgage loan | 1-to-4 family residential, owner-occupied real property. | At the time the application is filed | CONN. GEN. STAT. ANN. § [36a-726(a)](http://www.cga.ct.gov/2011/pub/chap669.htm#Sec36a-726.htm) (West 2013) | No | No |
| Initial Disclosure | CT Real Estate Broker/Salesperson Disclosure | 3589 | First mortgage loan | 1-to-4 family residential real estate | Prior to the buyer’s signing a broker contract | CONN. GEN. STAT. ANN. § [20-325c(b) & (c)](http://www.cga.ct.gov/2011/pub/chap392.htm#Sec20-325c.htm) (West 2013) | Yes | No |
| Initial Disclosure | Anti Coercion Insurance | 3750 | Residential real estate | Mortgage loan | Not specified | CONN. GEN. STAT. ANN. §§ [36a-757](http://www.cga.ct.gov/2011/pub/chap669.htm#Sec36a-757.htm) & [38a-816(11)](http://www.cga.ct.gov/2011/pub/chap704.htm#Sec38a-816.htm) (West 2013) | No | No |
| Initial Disclosure | CT Agreement Concerning Nonrefundability of Advance Fees | 3751 | Residential mortgage loans | A dwelling (as defined in 15 USCA §[1602](http://frwebgate.access.gpo.gov/cgi-bin/usc.cgi?ACTION=BROWSE&TITLE=15USCC41&PDFS=YES)), or residential real estate which is or will contain such a dwelling. | Prior to the payment of any advance fee | CONN. GEN. STAT. ANN. § [36a-498(c)](http://www.cga.ct.gov/2011/pub/chap668.htm#Sec36a-498.htm) (West 2013) | Yes | Yes |
| Initial Disclosure | CT Notice of Right to Receive Copy of Appraisal | 3752 | Mortgage loan | 1-to-4 family residential real property | No later than 10 days after receipt of an appraisal report, but before consummation | CONN. GEN. STAT. ANN. § [36a-755(b) & (c)](http://www.cga.ct.gov/2011/pub/chap669.htm#Sec36a-755.htm) (West 2013) | No | No |
| Initial Disclosure | CT Disclosure Regarding Legal Representation | 3753 | A first lien mortgage loan | 1-to-4 family residential real property | When an application is filed | CONN. GEN. STAT. ANN. § [49-6d](http://www.cga.ct.gov/2011/pub/chap846.htm#Sec49-6d.htm) (West 2013) | Yes | No |
| Initial Disclosure | CT Interim Financing Disclosure | 3754 | A first lien mortgage loan | 1-to-4 family residential real property | At the time when an application is filed | CONN. GEN. STAT. ANN. § [49-6a(b)](http://www.cga.ct.gov/2011/pub/chap846.htm#Sec49-6a.htm) (West 2013) | Yes | No |
| Initial Disclosure | NMLS Unique Identifier Disclosed on 1003 Uniform Residential Loan Application | On 4193 | A residential mortgage loan | A dwelling or residential real estate upon which is, or will be, a dwelling (defined in 15 USCA §1602) | At application | CONN. GEN. STAT. ANN. § [36a-498d](http://www.cga.ct.gov/2011/pub/chap668.htm#Sec36a-498d.htm)  (West 2013) | No | No |
| Initial Disclosure | Tangible Net Benefit Worksheet | 12531  16177? | A high cost home loan | 1-to-4 family residential property, which is the borrower’s principal residence. | Not specified | CONN. GEN. STAT. ANN. §§ [36a-746e(8)](http://www.cga.ct.gov/2011/pub/chap669.htm#Sec36a-746e.htm) & [36a-760g(b)](http://www.cga.ct.gov/2011/pub/chap669.htm#Sec36a-760g.htm) (West 2013) | No | No |
| Initial Disclosure | CT High Cost Home Loan Disclosure | 13002 | High cost home loan | Borrower-occupied 1-to-4 family residential property | When the loan is made | CONN. GEN. STAT. ANN. § [36a-746b](http://www.cga.ct.gov/current/pub/chap669.htm#Sec36a-746b.htm) (West 2013) | No | No |
| Initial Disclosure | Addendum to Loan Application – CT, DC, IL, NH, NV and OR | 13441 | Not specified | Not specified | At application | *Kerrigan v. Commissioner of Public Health*, [957 A.2d 407](http://www.jud.ct.gov/external/supapp/Cases/AROcr/CR289/289CR152.pdf) (Conn. 2008) | No | No |
| Initial Disclosure | CT Nonprime Home Loan Disclosure | 14773 | Nonprime home loans of $417,000 or less. | 1-to-4 family residential real property, which is also the borrower’s principal residence. | No later than 3 business days after receipt of a completed application | CONN. GEN. STAT. ANN. §§ [36a-760a(c)](http://www.cga.ct.gov/current/pub/chap669.htm#Sec36a-760a.htm) & [36a-760d(3)](http://www.cga.ct.gov/current/pub/chap669.htm#Sec36a-760d.htm) (West 2013) | No | No |
| Initial Disclosure | CT Higher Interest Rate In Lieu of PMI Disclosure | 14798 | A first mortgage loan, made to an individual, wherein the interest rate exceeds 80% LTV ratio | 1-to-4 family residential, owner-occupied real property | At the time the application is filed | CONN. GEN. STAT. ANN. § [36a-726(b)](http://www.cga.ct.gov/current/pub/chap669.htm#Sec36a-726.htm)  (West 2013) | No | No |
| Initial Disclosure | Interest Rate Lock Commitment | 15855 | First mortgage loans | A dwelling or residential real estate upon which is, or will be, a dwelling (defined in 15 USCA §1602) | Before the lender commits to making a loan at a specified rate within a specified period of time. | CONN. GEN. STAT. ANN. §§ [36a-705(4)](http://www.cga.ct.gov/current/pub/chap669.htm#Sec36a-705.htm) & [36a-706(a)](http://www.cga.ct.gov/current/pub/chap669.htm#Sec36a-706.htm) (West 2013) | No | Yes |
| Initial Disclosure | Addendum to Statement of Credit Denial, Termination, or Change | 15905 | A home purchase, home improvement, or mortgage loan. | Residential real property, a dwelling, or real property. | Adverse Action | CONN. AGENCIES REGS. § [36a-744-7(b)](http://www.ct.gov/dob/cwp/view.asp?a=2240&q=314732) (2013) | No | No |
| Closing | CT Notification of Note Payoff | 16059 | A residential real estate transaction involving the payoff of a mortgage loan | A 1-to-4 family dwelling | Within 2 business days from the date of completion of the closing | CONN. GEN. STAT. ANN. § [49-10b(b)](http://www.cga.ct.gov/current/pub/chap846.htm#Sec49-10b.htm) (West 2013) | No | No |

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| Delaware  (Package Type) | Proper Name of Disclosure | Generic Cx Number | Loan Type | Property | Timing Requirement | Legal Reference | Borrower’s Signature Required? | Lender’s Signature Required? |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Initial Disclosure | DE Broker Agreement | 3583 | A mortgage loan | A 1-to-4 family residential, owner-occupied property | Prior to the time that brokerage services are provided | DEL. CODE ANN. tit. 5, § [2113](http://delcode.delaware.gov/title5/c021/index.shtml#2113) (West 2013); 5 DEL. ADMIN. CODE § [2104-2.0](http://regulations.delaware.gov/AdminCode/title5/2100/2104.shtml#TopOfPage) (2013) | Yes | Yes |
| Initial Disclosure | DE Mortgage Loan Broker Regulations | 3593 | A mortgage loan | A 1-to-4 family residential, owner-occupied property | At the time application is made | 5 DEL. ADMIN. CODE § [2103-1.0](http://regulations.delaware.gov/AdminCode/title5/2100/2103.shtml#TopOfPage) (2013) | No | No |
| Initial Disclosure | Anti-Coercion Insurance | 3750 | A mortgage or lien on, or a loan secured by, real property | Real property, particularly 1-to-4 family residential properties | Not specified | DEL. CODE ANN. tit. 18, § [2305](http://delcode.delaware.gov/title18/c023/index.shtml#2305) & tit. 25, §[2119(b)](http://delcode.delaware.gov/title25/c021/index.shtml#2119) (West 2013) | No | No |
| Initial Disclosure | DE Licensed Lenders Regulations | 3845 | A revolving credit plan or closed end credit. | Not specified | At the time that application is made | DEL. CODE ANN. tit. 5, §§ [2218(a)(6)](http://delcode.delaware.gov/title5/c022/sc02/index.shtml#2218) & [2231(3)](http://delcode.delaware.gov/title5/c022/sc03/index.shtml#2231) (West 2013); 5 DEL. ADMIN. CODE § [2203-1.0](http://regulations.delaware.gov/AdminCode/title5/2200/2203.shtml#TopOfPage) (2013) | No | No |
| Initial Disclosure | NMLS Unique Identifier Disclosed on 1003 Uniform Residential Loan Application | On 4193 | A residential mortgage loan | A dwelling (as defined in 15 USCA §1602( or residential real estate which has or will have a dwelling | At application | DEL. CODE ANN. tit. 5, § [2420](http://delcode.delaware.gov/title5/c024/index.shtml#2420) (West 2013) | No | No |
| Initial Disclosure | DE Mortgage Loan Commitment Letter | 15752 | A mortgage loan | A 1-to-4 family residential, owner-occupied property | Before a mortgage broker licensed under Chapter 21, Title 5 (Del. Code Ann. tit. 5, §2101 *et seq.*) receives most fees. | DEL. CODE ANN. tit. 5, § [2115](http://delcode.delaware.gov/title5/c021/index.shtml#2115) (West 2013) | No | No |

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| District of Columbia  (Package Type) | Proper Name of Disclosure | Generic Cx Number | Loan Type | Property | Timing Requirement | Legal Reference | Borrower’s Signature Required? | Lender’s Signature Required? |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Initial Disclosure, TILA Redisclosure, and Closing | Initial Truth-in-Lending Disclosure, ARM Disclosure – Lender, and other TILA Disclosures | 1591 (*Federal*), 14089 (*Federal*), and other TILA Disclosures | A loan, financial, or consumer credit transaction | Residential real property | Prior to execution of the loan or financial transaction | D.C. CODE § [28-3301(f)(3)](http://government.westlaw.com/linkedslice/default.asp?RS=GVT1.0&VR=2.0&SP=dcc-1000&Action=Welcome) (2012) | No | No |
| Initial Disclosure, Processing, TILA Redisclosure, Underwriting, and Closing | Various Federal disclosures used to fulfill loan application disclosure requirements | 1591 (*Federal*), 4193 (*FNMA*), 14089 (*Federal*), and 14221 (Federal) | A mortgage loan | A dwelling (as defined in Section 103[v] of the TILA) or residential real estate upon which is (or is intended to be) constructed a dwelling, specifically a 1-to-4 family home | On or with the application | D.C. MUN. REGS. tit. 26C, § [1116](http://www.dcregs.dc.gov/Gateway/RuleHome.aspx?RuleNumber=26-C1117) (2013) | Yes | No |
| Initial Disclosure | Anti-Coercion Insurance Disclosure | 2778 | A credit extension | Real property | Not specified | D.C. CODE § [31-2231.20(c)](http://government.westlaw.com/linkedslice/default.asp?RS=GVT1.0&VR=2.0&SP=dcc-1000&Action=Welcome) (2012) | No | No |
| Initial Disclosure | DC Financing Agreement | 3633 | A mortgage loan | A dwelling (as defined in Section 103[v] of the TILA) or residential real estate upon which is (or is intended to be) constructed a dwelling, specifically a 1-to-4 family home | At least 72 hours before the time of settlement | D.C. CODE § [26-1113(a)](http://government.westlaw.com/linkedslice/default.asp?RS=GVT1.0&VR=2.0&SP=dcc-1000&Action=Welcome) (2012) | Yes | Yes |
| Initial Disclosure | DC Red Flag Warning Disclosure Notice | 4245 | A covered loan | Residential real property in which there is (or is to be) located a 1-to-4 family unit structure which is (or will be) the borrower’s principal dwelling | At least 3 business days prior to closing | D.C. CODE § [26-1152.11](http://government.westlaw.com/linkedslice/default.asp?RS=GVT1.0&VR=2.0&SP=dcc-1000&Action=Welcome) & 26-1152.19 (2012); D.C. MUN. REGS. tit. 26C, §§ [2005](http://www.dcregs.dc.gov/Gateway/ChapterHome.aspx?ChapterNumber=26-C20) & [2099](http://www.dcregs.dc.gov/Gateway/ChapterHome.aspx?ChapterNumber=26-C20) (2013) | Yes | No |
| Initial Disclosure | DC Disclosure of Dual Capacity | 5072 | A mortgage loan | A dwelling (as defined in Section 103[v] of the TILA) or residential real estate upon which is (or is intended to be) constructed a dwelling | At the time brokerage services are first offered | D.C. CODE § [26-1114(b)(3)](http://government.westlaw.com/linkedslice/default.asp?RS=GVT1.0&VR=2.0&SP=dcc-1000&Action=Welcome) (2012) | Yes | Yes (broker’s signature) |
| Initial Disclosure | DC Lock-In Agreement | 10455 | A mortgage loan | A dwelling (as defined in Section 103[v] of the TILA) or residential real estate upon which is (or is intended to be) constructed a dwelling | Not specified | D.C. MUN. REGS. tit. 26C, §§ [1117.4, 1117.5, & 1117.6](http://www.dcregs.dc.gov/Gateway/ChapterHome.aspx?ChapterNumber=26-C20) (2013) | Yes | Yes |
| Initial Disclosure | DC Mortgage Disclosure Form | 13354 | A non-conventional mortgage loan (a mortgage loan that is not a fixed-rate one with an amortization period of less than 30 years) | A dwelling (as defined in Section 103[v] of the TILA) or residential real estate upon which is (or is intended to be) constructed a dwelling | Within 3 business days of an application | D.C. CODE § [26-1113(a-1)](http://government.westlaw.com/linkedslice/default.asp?RS=GVT1.0&VR=2.0&SP=dcc-1000&Action=Welcome) (2012) | Yes | Yes |
| Initial Disclosure | Addendum to Loan Application | 13441 | A mortgage or deed of trust | Not specified | Not specified | D.C. CODE § [15-502](http://government.westlaw.com/linkedslice/default.asp?RS=GVT1.0&VR=2.0&SP=dcc-1000&Action=Welcome) (2012) | No | No |
| Initial Disclosure | DC Spanish Mortgage Disclosure Form | 15561 | A non-conventional mortgage loan (a mortgage loan that is not a fixed-rate one with an amortization period of less than 30 years) | A dwelling (as defined in Section 103[v] of the TILA) or residential real estate upon which is (or is intended to be) constructed a dwelling | Within 3 business days of an application | D.C. CODE § [26-1113(a-1)(8)(b)](http://government.westlaw.com/linkedslice/default.asp?RS=GVT1.0&VR=2.0&SP=dcc-1000&Action=Welcome) (2012) | Yes | Yes |
| Initial Disclosure | Cost of Insurance Disclosure | 16488 | Either: (1) a covered loan; or (2) a loan or financial transaction | Either: (1) residential real property in which there is (or is to be) located a 1-to-4 family unit structure which is (or will be) the borrower’s principal dwelling; or (2) property | At least 3 days before closing | D.C. CODE §§ [26-1152.03](http://government.westlaw.com/linkedslice/default.asp?RS=GVT1.0&VR=2.0&SP=dcc-1000&Action=Welcome)  and [28-3311(a)(4) & (a)(5)](http://government.westlaw.com/linkedslice/default.asp?RS=GVT1.0&VR=2.0&SP=dcc-1000&Action=Welcome) (2012) | Yes | No |
| Initial Disclosure & Closing | Waiver of 72 Hour Notice | 8268 (*upon request*) | A mortgage loan | A dwelling (as defined in Section 103[v] of the TILA) or residential real estate upon which is (or is intended to be) constructed a dwelling, specifically a 1-to-4 family home | Prior to execution of the financing agreement | D.C. CODE § [26-1113(b)(2)](http://government.westlaw.com/linkedslice/default.asp?RS=GVT1.0&VR=2.0&SP=dcc-1000&Action=Welcome) (2012) | Yes | No |
| Closing | DC Final Financing Agreement | 13979 | A mortgage loan | A dwelling (as defined in Section 103[v] of the TILA) or residential real estate upon which is (or is intended to be) constructed a dwelling, specifically a 1-to-4 family home | At least 72 hours prior to closing, unless the borrower signs a waiver | D.C. CODE §§ [26-1113(a)](http://government.westlaw.com/linkedslice/default.asp?RS=GVT1.0&VR=2.0&SP=dcc-1000&Action=Welcome) & (b) and [26-1114(a)(8)](http://government.westlaw.com/linkedslice/default.asp?RS=GVT1.0&VR=2.0&SP=dcc-1000&Action=Welcome) (2012); D.C. MUN. REGS. tit. 26C, §§ [1117.1, 1117.2, & 1117.3](http://www.dcregs.dc.gov/Gateway/ChapterHome.aspx?ChapterNumber=26-C20) (2013) | Yes | Yes |
| Initial Disclosure & Closing | DC Nonresident Borrower Confirmation | 17181 (*upon request*) | A covered loan | Residential real property in which there is (or is to be) located a 1-to-4 family unit structure which is (or will be) the borrower’s principal dwelling | Before a co-borrower, who does not own or reside in the subject property, is added to a covered loan | D.C. CODE § [26-1152.02(a)(4 (2012))](http://government.westlaw.com/linkedslice/default.asp?RS=GVT1.0&VR=2.0&SP=dcc-1000&Action=Welcome) | Yes | No |
| Closing | DC Escrow Account Disclosure | 1026 | Either: (1) a mortgage loan; or (2) a loan or financial transaction. In either case, the loan must have present either a downpayment of 20% of the purchase price or the borrower has an equity interest of 20% or more of the fair market value | Either: (1) a dwelling (as defined in Section 103[v] of the TILA) or residential real estate upon which is (or is intended to be) constructed a dwelling; or (2) residential real property | On the date of execution of the loan or financial transaction | D.C. CODE §§ [26-1115(b)](http://government.westlaw.com/linkedslice/default.asp?RS=GVT1.0&VR=2.0&SP=dcc-1000&Action=Welcome) & [28-3301(f)(2)](http://government.westlaw.com/linkedslice/default.asp?RS=GVT1.0&VR=2.0&SP=dcc-1000&Action=Welcome) (2012) | No | No |
| Closing | HELOC Deed of Trust – DC | 1340 | A credit line deed of trust | Single family residential property used for nontransient residential purposes | On the deed of trust | D.C. CODE § [42-2302](http://government.westlaw.com/linkedslice/default.asp?RS=GVT1.0&VR=2.0&SP=dcc-1000&Action=Welcome) (2012) | No | No |
| Closing | DC Real Property Recordation and Transfer Tax Forms FP 7/C & DC Real Property Recordation and Transfer Tax Addendum | 2485 & 16282 (*upon request*) | Not specified | Real property | At the time of recording | D.C. MUN. REGS. tit. 9, §§ [335](http://www.dcregs.dc.gov/Gateway/RuleHome.aspx?RuleNumber=9-335), [337](http://www.dcregs.dc.gov/Gateway/RuleHome.aspx?RuleNumber=9-337) & [338](http://www.dcregs.dc.gov/Gateway/RuleHome.aspx?RuleNumber=9-338) (2013) | No | No |

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| Florida  (Package Type) | Proper Name of Disclosure | Generic Cx Number | Loan Type | Property | Timing Requirement | Legal Reference | Borrower’s Signature Required? | Lender’s Signature Required? |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Initial Disclosure and TILA Redisclosure | Disclosure of APR and Monthly Payments on Truth-in-Lending Disclosure | On 1591 (Federal) | A high-cost home loan | A consumer’s principal dwelling consisting of 1-to-4 family housing units. | Not less than 3 business days prior to consummation | FLA. STAT. ANN. § [494.00792(1)(b)](http://www.leg.state.fl.us/statutes/index.cfm?App_mode=Display_Statute&Search_String=&URL=0400-0499/0494/Sections/0494.00792.html) (West 2012) | No | No |
| Initial Disclosure and TILA Redisclosure | Initial Truth-in-Lending Disclosure | 1591 (*Federal*) & CHARM Booklet (*Federal*) | A mortgage loan | A dwelling (as defined in 12 USCA §§1601 *et seq.*) or residential real estate upon which a dwelling is to be constructed. | At the time when an adjustable rate mortgage loan is offered and whenever the terms of such loan materially changes before closing. | FLA. STAT. ANN. § [494.0038(4)](http://www.leg.state.fl.us/statutes/index.cfm?App_mode=Display_Statute&Search_String=&URL=0400-0499/0494/Sections/0494.0038.html) (West 2012) | No | No |
| Initial Disclosure | FL Anti Coercion Insurance Notice | 2834 | An extension of credit or loan | Not specified | When negotiations begin and before application. | FLA. STAT. ANN. § [626.9551(1)](http://www.leg.state.fl.us/statutes/index.cfm?App_mode=Display_Statute&Search_String=&URL=0600-0699/0626/Sections/0626.9551.html) (West 2012); FLA. ADMIN. CODE ANN. r. [69B-124.002](https://www.flrules.org/gateway/ChapterHome.asp?Chapter=69B-124), [69B-124.013](https://www.flrules.org/gateway/ChapterHome.asp?Chapter=69B-124)[, 69O-124.002](https://www.flrules.org/gateway/RuleNo.asp?title=ANTI-COERCION&ID=69O-124.002), & [69O-124.013](https://www.flrules.org/gateway/RuleNo.asp?title=ANTI-COERCION&ID=69O-124.013) (2013) | Yes | No |
| Initial Disclosure | FL Application Disclosure | 3421 | A mortgage loan | A dwelling (as defined in 12 USCA §§1601 *et seq.*) or residential real estate upon which a dwelling is to be constructed. | Before accepting typical advanced fees. | FLA. STAT. ANN. § [494.0068(1)](http://www.leg.state.fl.us/statutes/index.cfm?App_mode=Display_Statute&Search_String=&URL=0400-0499/0494/Sections/0494.0068.html) (West 2012) | Yes | No |
| Initial Disclosure | FL Mortgage Broker Agreement | 3474 | A mortgage loan | A dwelling (as defined in 12 USCA §§1601 *et seq.*) or residential real estate upon which a dwelling is to be constructed. | Within 3 business days after application | FLA. STAT. ANN. §§ [494.0038](http://www.leg.state.fl.us/statutes/index.cfm?App_mode=Display_Statute&Search_String=&URL=0400-0499/0494/Sections/0494.0038.html) & [494.00421](http://www.leg.state.fl.us/statutes/index.cfm?App_mode=Display_Statute&Search_String=&URL=0400-0499/0494/Sections/0494.00421.html) (West 2012); FLA. ADMIN. CODE ANN. r. [69V-40.008](https://www.flrules.org/gateway/RuleNo.asp?title=MORTGAGE%20BROKERAGE&ID=69V-40.008) & [69V-40.175](https://www.flrules.org/gateway/RuleNo.asp?title=MORTGAGE%20BROKERAGE&ID=69V-40.175) (2013) | Yes | Yes |
| Initial Disclosure | FL Notice to Purchaser – Mortgagor | 4131 | Not specified | Not specified | Not specified | FLA. STAT. ANN. § [627.798](http://www.leg.state.fl.us/statutes/index.cfm?App_mode=Display_Statute&Search_String=&URL=0600-0699/0627/Sections/0627.798.html) (West 2012); FLA. ADMIN. CODE ANN. r. [69O-186.002](https://www.flrules.org/gateway/RuleNo.asp?title=TITLE%20INSURANCE%20RATES&ID=69O-186.002) (2013) | Yes | No |
| Initial Disclosure | FL Broker Disclosure | 4133 | A mortgage loan | A dwelling (as defined in 12 USCA §§1601 *et seq.*) or residential real estate upon which a dwelling is to be constructed. | At the time a mortgage agreement is signed or a typical advance fee is accepted, but at least 3 business days before execution of closing. | FLA. STAT. ANN. § [494.0038(3)](http://www.leg.state.fl.us/statutes/index.cfm?App_mode=Display_Statute&Search_String=&URL=0400-0499/0494/Sections/0494.0038.html) (West 2012) | No | No |
| Initial Disclosure | FL Fair Lending Act – High Cost Loan Notice | 4503 | A high-cost home loan | A consumer’s principal dwelling consisting of 1-to-4 family housing units. | Not less than 3 business days prior to consummation | FLA. STAT. ANN. § [494.00792(1)(c)](http://www.leg.state.fl.us/statutes/index.cfm?App_mode=Display_Statute&Search_String=&URL=0400-0499/0494/Sections/0494.00792.html) (West 2012) | No | No |
| Initial Disclosure | FL Conflict of Interest Disclosure | 4550 | A mortgage transaction | Not specified | Not specified | FLA. STAT. ANN. § [494.0023](http://www.leg.state.fl.us/statutes/index.cfm?App_mode=Display_Statute&Search_String=&URL=0400-0499/0494/Sections/0494.0023.html) (West 2012); FLA. ADMIN. CODE ANN. r. [69V-40.260(2)(f)](https://www.flrules.org/gateway/RuleNo.asp?title=MORTGAGE%20BROKERAGE&ID=69V-40.260) (2013) | No | No |
| Initial Disclosure | FL High-Cost Home Loan Notice to Borrower | 5282 | A high-cost home loan | A consumer’s principal dwelling consisting of 1-to-4 family housing units. | Not less than 3 business days prior to consummation | FLA. STAT. ANN. § [494.00792(1)(a)](http://www.leg.state.fl.us/statutes/index.cfm?App_mode=Display_Statute&Search_String=&URL=0400-0499/0494/Sections/0494.00792.html) (West 2012) | No | No |
| Initial Disclosure | Florida Credit Life Disclosure | 7225 | An installment loan or a home equity line of credit | Not specified | Before any credit life insurance may be sold. | FLA. STAT. ANN. § [627.679(c)](http://www.leg.state.fl.us/statutes/index.cfm?App_mode=Display_Statute&Search_String=&URL=0600-0699/0627/Sections/0627.679.html) (West 2012) | Yes, when insurance not sold telephonically to borrower | No |
| Initial Disclosure | Tangible Net Benefit Worksheet | 12531 (*upon request*) | A loan which refinances a high-cost home loan | A consumer’s principal dwelling consisting of 1-to-4 family housing units. | Not specified | FLA. STAT. ANN. § [494.00791(9)](http://www.leg.state.fl.us/statutes/index.cfm?App_mode=Display_Statute&Search_String=&URL=0400-0499/0494/Sections/0494.00791.html) (West 2012) | No | No |
| Initial Disclosure | FL Interest Rate Lock Agreement | 13498 | A mortgage loan | A dwelling (as defined in 12 USCA §§1601 *et seq.*) or residential real estate upon which a dwelling is to be constructed. | Not specified | FLA. STAT. ANN. § [494.0069](http://www.leg.state.fl.us/statutes/index.cfm?App_mode=Display_Statute&Search_String=&URL=0400-0499/0494/Sections/0494.0069.html) (West 2012); FLA. ADMIN. CODE ANN. r. [69V-40.155](https://www.flrules.org/gateway/RuleNo.asp?title=MORTGAGE%20BROKERAGE&ID=69V-40.155) & [69V-40.260](https://www.flrules.org/gateway/RuleNo.asp?title=MORTGAGE%20BROKERAGE&ID=69V-40.260) (2013) | No | Yes |
| Initial Disclosure | FL High Cost Loan Prepayment Penalty Disclosure | 15133 | A high-cost home loan | A dwelling (as defined in 12 USCA §§1601 *et seq.*) or residential real estate upon which a dwelling is to be constructed. | At least 3 business days prior to the loan consummation. | FLA. STAT. ANN. § [494.00791(1)(b)(2)](http://www.leg.state.fl.us/statutes/index.cfm?App_mode=Display_Statute&Search_String=&URL=0400-0499/0494/Sections/0494.00791.html) (West 2012) | No | No |
| Initial Disclosure | Good Faith Estimate 01-01-10 | 14221 (Federal) | A mortgage loan | A dwelling (as defined in 12 USCA §§1601 *et seq.*) or residential real estate upon which a dwelling is to be constructed. | Within 3 business days after a licensee under Part III, Chapter 494 of Florida’s Annotated Statues receives a written loan application. | FLA. STAT. ANN. § [494.0067(8)](http://www.leg.state.fl.us/statutes/index.cfm?App_mode=Display_Statute&Search_String=&URL=0400-0499/0494/Sections/0494.0067.html) (West 2012); FLA. ADMIN. CODE ANN. r. [69V-40.260(2)(a)](https://www.flrules.org/gateway/RuleNo.asp?title=MORTGAGE%20BROKERAGE&ID=69V-40.260) | No | No |
| Initial Disclosure or Closing | Florida Radon Gas Notification | 9541 (*upon request*) | Not specified | A building | At the time of or prior to contract for sale and purchase of any building. | FLA. STAT. ANN. § [404.056(5)](http://www.leg.state.fl.us/statutes/index.cfm?App_mode=Display_Statute&Search_String=&URL=0400-0499/0404/Sections/0404.056.html) (West 2012) | No | No |
| Initial Disclosure, Processing, TILA Redisclosure, and Closing | FL Disclosure of Material Change | 12926 (*upon request*) | Mortgage loan | Residential real estate, commercial real property, or real property of 5 or more dwelling units. | Within 3 business days of being made aware of any changes, but at least 3 business days before signing of the closing statement. | FLA. STAT. ANN. §§ [494.004(2)](http://www.leg.state.fl.us/statutes/index.cfm?App_mode=Display_Statute&Search_String=&URL=0400-0499/0494/Sections/0494.004.html) & [494.0067(10)](http://www.leg.state.fl.us/statutes/index.cfm?App_mode=Display_Statute&Search_String=&URL=0400-0499/0494/Sections/0494.0067.html) (West 2012) | No | No |
| Closing | Right to Cancel – NOT a Refi. With Original Lender H-8 | 8204 (*Federal*), 8205 (*Federal*), & 8206 (*Federal*) | A high-cost home loan | A consumer’s principal dwelling consisting of 1-to-4 family housing units. | At closing | FLA. STAT. ANN. § [494.00792(2)(d)](http://www.leg.state.fl.us/Statutes/index.cfm?App_mode=Display_Statute&Search_String=&URL=0400-0499/0494/Sections/0494.00792.html) (West 2012) | No | No |

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| Georgia  (Package Type) | Proper Name of Disclosure | Generic Cx Number | Loan Type | Property | Timing Requirement | Legal Reference | Borrower’s Signature Required? | Lender’s Signature Required? |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Initial Disclosure | Acknowledgment of Receipt of Good Faith Estimate and Good Faith Estimate 01-01-10 | 879 (*upon request*) & 14221 (*Federal*) | A mortgage loan | A 1-to-4 family residential property, which is the primary residence of a natural person, but does not include rental property or second homes | Within 3 business days after the application is received | GA. CODE ANN. § [7-1-1014(2)](http://www.lexisnexis.com/hottopics/gacode/Default.asp) (West 2012);  GA. COMP. R. & REGS. [80-11-1-.01(6) & (7)](http://rules.sos.state.ga.us/docs/80/11/1/01.pdf) (2013) | No | No |
| Initial Disclosure | Anti-Coercion Insurance Disclosure | 2778 | A financing of real property | Real property | Not specified | GA. CODE ANN. § [33-6-4(b)(11)](http://www.lexisnexis.com/hottopics/gacode/Default.asp) (West 2012) | No | No |
| Initial Disclosure | Advanced Fee/Application Disclosure | 2783 | Either: (1) a mortgage loan; or (2) a residential mortgage loan | Either: (1) a 1-to-4 family residential property that is the primary residence of a natural person; or (2) A dwelling (as defined in Section 103[v] of TILA) or residential real estate upon which is (or is intended to be) constructed a dwelling, consisting of 1-to-4 units | Before accepting any application, property appraisal, credit report, or any other third-party fee | GA. CODE ANN. § [7-1-1014(1)](http://www.lexisnexis.com/hottopics/gacode/Default.asp) (West 2012); GA. COMP. R. & REGS. [80-11-1-.01(1) & (4)](http://rules.sos.state.ga.us/docs/80/11/1/01.pdf) (2013) | Yes | No |
| Initial Disclosure | Right to Choose Attorney | 3846 | Not specified, but practically required only in connection with high-cost home loans. | Not specified, but practically real estate upon which is located a 1-to-4 family, borrower-occupied principal dwelling | Not specified | GA. CODE ANN. § [7-6A-2(12)(B) & (G)(ii)](http://www.lexisnexis.com/hottopics/gacode/Default.asp) (West 2012) | No | No |
| Initial Disclosure, Processing, Underwriting, Closing | NMLS Unique Identifier Disclosed on 1003 Uniform Residential Loan Application | On 4193 (*FNMA*) | A residential mortgage loan | A dwelling (as defined in Section 103[v] of TILA) or residential real estate upon which is (or is intended to be) constructed a dwelling, consisting of 1-to-4 units | On the application | GA. CODE ANN. § [7-1-1004.3](http://www.lexisnexis.com/hottopics/gacode/Default.asp) (West 2012) | No | No |
| Initial Disclosure | GA Disclosure of Net Tangible Benefit | 4235 | A high-cost home loan which refinances a special home loan consummated with the prior 5 years | Real estate upon which is located a 1-to-4 family, borrower-occupied principal dwelling | Not specified | GA. CODE ANN. § [7-6A-4](http://www.lexisnexis.com/hottopics/gacode/Default.asp) (West 2012) | No | No |
| Initial Disclosure | GA Lock-In Agreement | 15969 (*upon request*) | A mortgage loan | A 1-to-4 family residential property, which is the primary residence of a natural person, but does not include rental property or second homes | Not specified | GA. CODE ANN. §§ [7-1-1000(16), 7-1-1021, & 13-5-30(7)](http://www.lexisnexis.com/hottopics/gacode/Default.asp) (West 2012) | No | Yes |
| Closing | On all Notes and Georgia Security Deeds | On 5, all other Notes, and 318, 371, 477, and 1406 | A high-cost home loan | Real estate upon which is located a 1-to-4 family, borrower-occupied principal dwelling | Not specified | GA. CODE ANN. § [7-6A-5(15)](http://www.lexisnexis.com/hottopics/gacode/Default.asp) (West 2012) | No | No |
| Closing | GA Affidavit of Exemption Form Withholding Seller | 1010 | A sale or transfer of real property of $20,000 or more. | Real property | Not specified | GA. CODE ANN. § [48-7-128](http://www.lexisnexis.com/hottopics/gacode/Default.asp) (West 2012); GA. COMP. R. & REGS. [560-7-8-.34](file:///C:\Users\crobeck\Desktop\rules.sos.state.ga.us\docs\560\7\8\34.pdf) & [560-7-8-.35](http://rules.sos.state.ga.us/docs/560/7/8/35.pdf) (2013) | Yes | No |
| Closing | GA Foreclosure Disclosure | 1011 | A mortgage loan | A 1-to-4 family residential property, which is the primary residence of a natural person, but does not include rental property or second homes | At or before the time of closing | GA. CODE ANN. § [7-1-1014(3)](http://www.lexisnexis.com/hottopics/gacode/Default.asp) (West 2012); GA. COMP. R. & REGS. [80-11-1-.01(8)](http://rules.sos.state.ga.us/docs/80/11/1/01.pdf) (2013) | Yes | No |
| Closing | GA Application for Homestead Tax Exemption | 1016 | Not specified | A homestead | Not specified | GA. CODE ANN. §§ [48-5-44 & 48-5-45](http://www.lexisnexis.com/hottopics/gacode/Default.asp) (West 2012) | No | No |
| Closing | GA Fair Market Property Values Affidavit | 15037 | A long-term note secured by real estate, in which any part of the principal falls due more than 3 years from the date of the note | Real property located in more than one county | At recording | GA. CODE ANN. § [48-6-69(a)](http://www.lexisnexis.com/hottopics/gacode/Default.asp) (West 2012) | Yes | No |

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| Hawaii  (Package Type) | Proper Name of Disclosure | Generic Cx Number | Loan Type | Property | Timing Requirement | Legal Reference | Borrower’s Signature Required? | Lender’s Signature Required? |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Initial Disclosure | Anti-Coercion Insurance Disclosure | 2778 | A loan of money or an extension of credit | Not specified | Not specified | HAW. REV. STAT. § [431:13-104(c)](http://www.capitol.hawaii.gov/hrscurrent/Vol09_Ch0431-0435E/HRS0431/HRS_0431-0013-0104.htm) (West 2012) | No | No |
| Initial Disclosure, Processing, Underwriting, and Closing | NMLS Unique Identifier Disclosed on 1003 Uniform Residential Loan Application | On 4193 (*FNMA*) | Residential mortgage loan | A dwelling (as defined in Section 103[v] of TILA) or residential real estate, upon which a dwelling is (or is intended to be) constructed | On the application | HAW. REV. STAT. § [454F-19](http://www.capitol.hawaii.gov/hrscurrent/Vol10_Ch0436-0474/HRS0454F/HRS_0454F-0019.htm) (West 2012) | No | No |
| Initial Disclosure | HI Public Information Notice | 16995 | A loan secured by residential property | Residential property | Within 3 business days after the application is submitted or within 3 business days after the property is required to be secured | HAW. REV. STAT. § [667-41](http://www.capitol.hawaii.gov/hrscurrent/Vol13_Ch0601-0676/HRS0667/HRS_0667-0041.htm) (West 2012) | No | No |
| Initial Disclosure, TILA Redisclosure, and Closing | Initial and Closing Truth-in-Lending Disclosures | 18 (*Federal*) & 1591 (*Federal*) | Either: (1) a precomputed or simple interest loan; or (2) a consumer credit transaction that, generally, does not exceed $250,000, but generally excluding a first lien and a purchase-money junior mortgage lien | Not specified, but includes real property used as the borrower’s principal dwelling | Various times | HAW. REV. STAT. §§ [412:9-302](http://www.capitol.hawaii.gov/hrscurrent/Vol08_Ch0401-0429/HRS0412/HRS_0412-0009-0302.htm) & [478-4(b)](http://www.capitol.hawaii.gov/hrscurrent/Vol11_Ch0476-0490/HRS0478/HRS_0478-0004.htm) (West 2012) | No | No |

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| Idaho  (Package Type) | Proper Name of Disclosure | Generic Cx Number | Loan Type | Property | Timing Requirement | Legal Reference | Borrower’s Signature Required? | Lender’s Signature Required? |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Initial Disclosure, TILA Redisclosure, and Closing | Initial Truth-in-Lending Disclosure and Good Faith Estimate 01-01-10 | 18 (*Federal*), 1591 (*Federal*), & 14221 (*Federal*) | Either: (1) a residential mortgage loan; or (2) a credit transaction subject to the Federal Consumer Credit Protection Act | Either: (1) a dwelling (as defined in Section 103[v] of TILA) or on residential real estate upon which is (or is intended to be) constructed such a dwelling; or (2) not specified | Various times | IDAHO CODE ANN. §§ [26-31-211(3)](http://legislature.idaho.gov/idstat/Title26/T26CH31SECT26-31-211.htm) & [28-43-201](http://legislature.idaho.gov/idstat/Title28/T28CH43SECT28-43-201.htm) (West 2013); IDAHO ADMIN CODE r. [12.01.10.050(2)](http://adminrules.idaho.gov/rules/current/12/0110.pdf) (2013) | No | No |
| Initial Disclosure | ID Mortgage Banker Application | 2688 | A residential mortgage loan or a loan modification | A dwelling (as defined in Section 103[v] of TILA) or on residential real estate upon which is (or is intended to be) constructed such a dwelling | Upon receipt of application, but before receiving any money from a borrower | IDAHO ADMIN CODE r. [12.01.10.050(1)](http://adminrules.idaho.gov/rules/current/12/0110.pdf) (2013) | No | No |
| Initial Disclosure | Anti-Coercion Insurance Disclosure | 2778 | Purchase loan | Real property | Not specified | IDAHO CODE ANN. §§ [41-1310](http://legislature.idaho.gov/idstat/Title41/T41CH13SECT41-1310.htm) & [41-1312](http://legislature.idaho.gov/idstat/Title41/T41CH13SECT41-1312.htm) (West 2013) | No | No |
| Initial Disclosure | ID Interest Rate Lock/Float Information | 2789 | A residential mortgage loan | A dwelling (as defined in Section 103[v] of TILA) or on residential real estate upon which is (or is intended to be) constructed such a dwelling | At the time of application | IDAHO ADMIN CODE r. [12.01.10.050 (3) & (4)](http://adminrules.idaho.gov/rules/current/12/0110.pdf) (2013) | Yes | Yes |
| Initial Disclosure | ID Prepayment Penalty Disclosure | 3770 | Either: (1) a regulated consumer credit transaction; or (2) a residential mortgage loan | Either: (1) real property; or (2) a dwelling (as defined in Section 103[v] of TILA) or on residential real estate upon which is (or is intended to be) constructed such a dwelling | Within 3 business days of receipt of an application | IDAHO CODE ANN. § [28-42-306](http://legislature.idaho.gov/idstat/Title28/T28CH42SECT28-42-306.htm) (West 2013); IDAHO ADMIN CODE r. [12.01.10.050(6)](http://adminrules.idaho.gov/rules/current/12/0110.pdf) (2013) | Yes | No |
| Initial Disclosure, Processing, Underwriting, and Closing | NMLS Unique Identifier Disclosed on 1003 Uniform Residential Loan Application | On 4193 (*FNMA*) | A residential mortgage loan | A dwelling (as defined in Section 103[v] of TILA) or on residential real estate upon which is (or is intended to be) constructed such a dwelling | On the application | IDAHO CODE ANN. § [26-31-320](http://legislature.idaho.gov/idstat/Title26/T26CH31SECT26-31-320.htm) (West 2013) | No | No |
| Initial Disclosure | ID Interest Rate Lock-In Confirmation Agreement | 14157 | A residential mortgage loan | A dwelling (as defined in Section 103[v] of TILA) or on residential real estate upon which is (or is intended to be) constructed such a dwelling | Within no more than 3 business days after entering into a lock-in agreement | IDAHO CODE ANN. § [26-31-211(9)](http://legislature.idaho.gov/idstat/Title26/T26CH31SECT26-31-211.htm) (West 2013); ); IDAHO ADMIN CODE r. [12.01.10.050(4)](http://adminrules.idaho.gov/rules/current/12/0110.pdf) (2013) | No | No |
| Initial Disclosure | ID Commitment Agreement | 16367 (*upon request*) | A loan of money or an extension of credit of $50,000 or more. | Not specified | Not specified | IDAHO CODE ANN. § [9-505(5)](http://legislature.idaho.gov/idstat/Title9/T9CH5SECT9-505.htm) (West 2013) | No | Yes |
| Initial Disclosure and Closing | ID Reserve Account Disclosure | 10170 | A residential mortgage loan, in which an impound or escrow account is maintained | Residential real property | Not specified | IDAHO CODE ANN. § [26-2807](http://legislature.idaho.gov/idstat/Title26/T26CH28SECT26-2807.htm) (West 2013) | No | No |
| Initial Disclosure and Closing | Good Faith Estimate 01-01-10 and HUD-1 01-01-10 | 14221 (*Federal*) & 14753 (*Federal*) | A residential mortgage loan | A dwelling (as defined in Section 103[v] of TILA) or on residential real estate upon which is (or is intended to be) constructed such a dwelling | Before accepting any fees at closing | IDAHO CODE ANN. § [26-31-317(19)](http://legislature.idaho.gov/idstat/Title26/T26CH31SECT26-31-317.htm) (West 2013) | No | No |

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| Illinois  (Package Type) | Proper Name of Disclosure | Generic Cx Number | Loan Type | Property | Timing Requirement | Legal Reference | Borrower’s Signature Required? | Lender’s Signature Required? |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Initial Disclosure | IL Right to Choose Title | 1097 | An extension of credit or a loan secured by an interest in real estate | Real estate which shall have a single family residence or residential condo unit occupied (or to be occupied) as a principal residence by the borrower or beneficiary | Not specified | 815 ILL. COMP. STAT. ANN. [505/2T](http://www.ilga.gov/legislation/ilcs/ilcs3.asp?ActID=2356&ChapterID=67) (West 2013) | No | No |
| Initial Disclosure | IL Borrower Information Document | 1206 | A residential mortgage loan | A dwelling (as defined in Section 103[v] of TILA) or residential real estate upon which is (or is intended to be) constructed a dwelling | Before the borrower signs the application, or gives the licensee any consideration (whichever comes first) | ILL. ADMIN. CODE tit. 38, § [1050.1110(a) & (i)](http://www.ilga.gov/commission/jcar/admincode/038/038010500J11100R.html) (2013) | Yes | No |
| Adverse Action and Initial Disclosure | IL Failure to Qualify Notice | 1603 | A residential mortgage loan | A dwelling (as defined in Section 103[v] of TILA) or residential real estate upon which is (or is intended to be) constructed a dwelling | Immediately after determining that a borrower does not qualify for the loan applied for and the costs of another recommended program materially differ | ILL. ADMIN. CODE tit. 38, § [1050.1230(a)](http://www.ilga.gov/commission/jcar/admincode/038/038010500K12300R.html) (2013) | No | No |
| Adverse Action and Initial Disclosure | IL Notice of Change Affecting Loan | 1605 | A residential mortgage loan | A dwelling (as defined in Section 103[v] of TILA) or residential real estate upon which is (or is intended to be) constructed a dwelling | When a notice is received from a secondary market underwriter, an investor, the FHA, or the VA, that materially affects a loan in process | ILL. ADMIN. CODE tit. 38, § [1050.1230(b)](http://www.ilga.gov/commission/jcar/admincode/038/038010500K12300R.html) (2013) | No | No |
| Initial Disclosure | IL Mortgage Awareness Program Notice | 1902 | A high risk home loan | A borrower’s principal residence | Prior to making a high risk home loan | 815 ILL. COMP. STAT. ANN. [137/110(f)](http://www.ilga.gov/legislation/ilcs/ilcs3.asp?ActID=2499&ChapterID=67) (West 2013); ILL. ADMIN. CODE tit. 38, §§ [160.575(a)](http://ilga.gov/commission/jcar/admincode/038/038001600B05750R.html) & [190.575(a)](http://ilga.gov/commission/jcar/admincode/038/038001900B05750R.html) (2013) | No | No |
| Initial Disclosure | IL Mortgage Awareness Waiver | 1903 | A high risk home loan | A borrower’s principal residence | No less than 2 business days after the borrower receives Cx1902 | 815 ILL. COMP. STAT. ANN. [137/110(h)](http://www.ilga.gov/legislation/ilcs/ilcs3.asp?ActID=2499&ChapterID=67) (West 2013); ILL. ADMIN. CODE tit. 38 §§ [160.575(c)](http://ilga.gov/commission/jcar/admincode/038/038001600B05750R.html) & [190.575(c)](http://ilga.gov/commission/jcar/admincode/038/038001900B05750R.html) (2013) | Yes (based on [form](http://www.idfpr.com/dfi/ccd/pdfs/compform4.pdf) promulgated) | No |
| Initial Disclosure | IL Loan Brokerage Disclosure Statement | 1908 | A residential mortgage loan | A dwelling (as defined in Section 103[v] of TILA) or residential real estate upon which is (or is intended to be) constructed a dwelling | Before the borrower signs a loan brokerage agreement or pays any consideration (whichever comes first) | ILL. ADMIN. CODE tit. 38, § [1050.1020](http://ilga.gov/commission/jcar/admincode/038/038010500I10200R.html) (2013) | Yes | No |
| Initial Disclosure | IL Loan Brokerage Agreement | 1909 | A residential mortgage loan | A dwelling (as defined in Section 103[v] of TILA) or residential real estate upon which is (or is intended to be) constructed a dwelling | Before the borrower signs the application, or pays any consideration (whichever comes first) | ILL. ADMIN. CODE tit. 38, §§ [1050.1010](http://ilga.gov/commission/jcar/admincode/038/038010500I10100R.html), [1050.1170](http://ilga.gov/commission/jcar/admincode/038/038010500J11700R.html), [1050.1335](http://ilga.gov/commission/jcar/admincode/038/038010500L13350R.html), & [1050.1340](http://ilga.gov/commission/jcar/admincode/038/038010500L13400R.html) (2013) | Yes | Yes |
| Initial Disclosure | Anti-Coercion Insurance Disclosure | 2778 | A loan between $500 and $40,000, which has a greater rate of interest or discount than allowed under other laws | Real property | Not specified | 205 ILL. COMP. STAT. ANN. [670/15b](http://www.ilga.gov/legislation/ilcs/ilcs3.asp?ActID=1204&ChapterID=20) (West 2013) | No | No |
| Initial Disclosure | Advanced Fee/Application Disclosure | 2783 | A residential mortgage loan | A dwelling (as defined in Section 103[v] of TILA) or residential real estate upon which is (or is intended to be) constructed a dwelling | Not specified | ILL. ADMIN. CODE tit. 38, §§ [1050.1335(a)](http://ilga.gov/commission/jcar/admincode/038/038010500L13350R.html) & [1050.1340](http://ilga.gov/commission/jcar/admincode/038/038010500L13400R.html) (2013) | Yes | Yes |
| Initial Disclosure, Processing, Underwriting, and Closing | NMLS Unique Identifier Disclosed on 1003 Uniform Residential Loan Application | On 4193 | A residential mortgage loan | A dwelling (as defined in Section 103[v] of TILA) or residential real estate upon which is (or is intended to be) constructed a dwelling | On the application | 205 ILL. COMP. STAT. ANN. [635/7-14](http://www.ilga.gov/legislation/ilcs/ilcs4.asp?DocName=020506350HArt%2E+VII&ActID=1196&ChapterID=20&SeqStart=6500000&SeqEnd=-1) (West 2013) | No | No |
| Initial Disclosure | IL Required Underwriting Documentation | 4558 | A residential mortgage loan | A dwelling (as defined in Section 103[v] of TILA) or residential real estate upon which is (or is intended to be) constructed a dwelling | At the time of application | ILL. ADMIN. CODE tit. 38, § [1050.1120](http://ilga.gov/commission/jcar/admincode/038/038010500J11200R.html) (2013) | No | No |
| Initial Disclosure | IL GFE Charges Paid by Seller | 13000 | A FHA-insured or VA-guaranteed residential mortgage loan | A dwelling (as defined in Section 103[v] of TILA) or residential real estate upon which is (or is intended to be) constructed a dwelling | At the time of application | ILL. ADMIN. CODE tit. 38, § [1050.1320(b)](http://www.ilga.gov/commission/jcar/admincode/038/038010500L13200R.html) (2013) | No | No |
| Initial Disclosure | IL Notice to Borrower | 13001 | A high risk home loan | A borrower’s primary residence | Before offering or making a high risk home loan and not later than 3 business days before closing. | 815 ILL. COMP. STAT. ANN. [137/95](http://www.ilga.gov/legislation/ilcs/ilcs3.asp?ActID=2499&ChapterID=67) (West 2013) | Yes | No |
| Initial Disclosure | Addendum to Loan Application | 13441 | Either: (1) not specified; or (2)  a residential mortgage loan | Either: (1) not specified; or (2)  a dwelling (as defined in Section 103[v] of TILA) or residential real estate upon which is (or is intended to be) constructed a dwelling | With forms furnished for application by mail | 750 ILL. COMP. STAT. ANN. [75/20](http://www.ilga.gov/legislation/ilcs/ilcs3.asp?ActID=3294&ChapterID=59) (West 2013); ILL. ADMIN. CODE tit. 38, § [1050.1150](http://ilga.gov/commission/jcar/admincode/038/038010500J11500R.html) (2013) | No | No |
| Initial Disclosure | IL Float/Rate-Lock Fee Agreement | 14101 | A residential mortgage loan | A dwelling (as defined in Section 103[v] of TILA) or residential real estate upon which is (or is intended to be) constructed a dwelling | Not specified, but practically before closing | ILL. ADMIN. CODE tit. 38, § [1050.1335(a)(2)](http://www.ilga.gov/commission/jcar/admincode/038/038010500L13350R.html) (2013) | Yes | Yes |
| Initial Disclosure | IL Pledged Time Deposit Account Disclosure – Example | 14180 | A residential mortgage loan, which is for the purchase of the property, but which is not for either FHA-insured or VA-guaranteed | A dwelling (as defined in Section 103[v] of TILA) or residential real estate upon which is (or is intended to be) constructed a dwelling, which is also owner-occupied, single-family real estate | Before an applicant signs the application or gives the licensee any consideration, whichever comes first | 765 ILL. COMP. STAT. ANN. [910/6](http://www.ilga.gov/legislation/ilcs/ilcs3.asp?ActID=2218&ChapterID=62) (West 2013); ILL. ADMIN. CODE tit. 38, § [1050.1110(f)](http://www.ilga.gov/commission/jcar/admincode/038/038010500J11100R.html) (2013) | No | No |
| Initial Disclosure | IL Loan Approval Notice | 14271 (*upon request*) | A residential mortgage loan | A dwelling (as defined in Section 103[v] of TILA) or residential real estate upon which is (or is intended to be) constructed a dwelling | Immediately upon approval of a residential mortgage loan application | ILL. ADMIN. CODE tit. 38, § [1050.1305](http://www.ilga.gov/commission/jcar/admincode/038/038010500L13050R.html) (2013) | No | No |
| Initial Disclosure | High Cost Tangible Net Benefit Worksheet | 15773 (*upon request*) | A high risk home loan | A borrower’s principal residence | Not specified | 815 ILL. COMP. STAT. ANN. [137/45](http://www.ilga.gov/legislation/ilcs/ilcs3.asp?ActID=2499&ChapterID=67) (West 2013) | No | No |
| Initial Disclosure | IL Notice of Independent Review | 16096 | A high risk home loan | A borrower’s primary residence | Not specified | 815 ILL. COMP. STAT. ANN. [137/125](http://www.ilga.gov/legislation/ilcs/ilcs3.asp?ActID=2499&ChapterID=67) (West 2013) | No | No |
| Initial Disclosure | IL Notice of Material Change in Loan Terms | 16217 (*upon request*) | A residential mortgage loan | A dwelling (as defined in Section 103[v] of TILA) or residential real estate upon which is (or is intended to be) constructed a dwelling | No later than 3 days after learning of the change or 24 hours before closing, whichever is earlier | 205 ILL. COMP. STAT. ANN. [635/5-9](http://www.ilga.gov/legislation/ilcs/ilcs4.asp?DocName=020506350HArt%2E+V&ActID=1196&ChapterID=20&SeqStart=4700000&SeqEnd=6100000) (West 2013) | No | No |
| Initial Disclosure | IL Disclosure of Refinancing Options | 16232 (*upon request*) | A residential mortgage loan | A dwelling (as defined in Section 103[v] of TILA) or residential real estate upon which is (or is intended to be) constructed a dwelling | When the subject of a future loan is discussed | 205 ILL. COMP. STAT. ANN. [635/5-12](http://www.ilga.gov/legislation/ilcs/ilcs4.asp?DocName=020506350HArt%2E+V&ActID=1196&ChapterID=20&SeqStart=4700000&SeqEnd=6100000) (West 2013) | No | No |
| Initial Disclosure | IL Mortgage Escrow Account Act | 1207 | A residential mortgage loan, which is a purchase loan, but not FHA-insured or VA-guaranteed and in which there is a certainly that an escrow account will not be established | A dwelling (as defined in Section 103[v] of TILA) or residential real estate upon which is (or is intended to be) constructed a dwelling, but which is also a single-family security, owner-occupied real estate | Before the borrower signs the application, or pays any consideration (whichever comes first). | 765 ILL. COMP. STAT. ANN. [910](http://www.ilga.gov/legislation/ilcs/ilcs3.asp?ActID=2218&ChapterID=62) (West 2013); ILL. ADMIN. CODE tit. 38, §§ [1050.1110(f)](http://ilga.gov/commission/jcar/admincode/038/038010500J11100R.html) & [1050.1360(a)(1)](http://ilga.gov/commission/jcar/admincode/038/038010500L13600R.html) (2013) | Yes | No |
| Initial Disclosure and Closing | IL Private Mortgage Insurance Disclosure | 1311 | A mortgage, in connection with which private mortgage insurance may be required, but not FHA-insured or VA-guaranteed loans | The principal, single family residence of the mortgagor | Not specified | 765 ILL. COMP. STAT. ANN. [930/15](http://www.ilga.gov/legislation/ilcs/ilcs3.asp?ActID=2222&ChapterID=62) (West 2013) | No | No |
| Initial Disclosure and Closing | IL Notice of Material Facts | 16231 (*upon request*) | A residential mortgage loan | A dwelling (as defined in Section 103[v] of TILA) or residential real estate upon which is (or is intended to be) constructed a dwelling | Not specified | 205 ILL. COMP. STAT. ANN. [635/5-7(a)(3)](http://www.ilga.gov/legislation/ilcs/ilcs4.asp?DocName=020506350HArt%2E+V&ActID=1196&ChapterID=20&SeqStart=4700000&SeqEnd=6100000) (West 2013) | No | No |
| Closing | Assignment Sale or Transfer of Servicing | 21 (*Federal*) | A residential mortgage loan | A dwelling (as defined in Section 103[v] of TILA) or residential real estate upon which is (or is intended to be) constructed a dwelling | Simultaneous with the transfer of servicing | 205 ILL. COMP. STAT. ANN. [635/3-7](http://www.ilga.gov/legislation/ilcs/ilcs4.asp?DocName=020506350HArt%2E+III&ActID=1196&ChapterID=20&SeqStart=1800000&SeqEnd=2800000) (West 2013); ILL. ADMIN. CODE tit. 38, § [1050.820](http://ilga.gov/commission/jcar/admincode/038/038010500G08200R.html) (2013) | No | No |
| Closing | Homestead Waiver in IL Mortgage | On 323 | A loan secured by a mortgage | A homestead | In the mortgage | 735 ILL. COMP. STAT. ANN. [5/12-904](http://www.ilga.gov/legislation/ilcs/ilcs4.asp?DocName=073500050HArt%2E+XII+Pt%2E+9&ActID=2017&ChapterID=56&SeqStart=96900000&SeqEnd=98300000) (West 2013); 765 ILL. COMP. STAT. ANN. §§ [5/11](http://www.ilga.gov/legislation/ilcs/ilcs3.asp?ActID=2137&ChapterID=62) & [5/27](http://www.ilga.gov/legislation/ilcs/ilcs3.asp?ActID=2137&ChapterID=62) (West 2013) | Yes | No |
| Closing | IL Escrow Account Disclosure Agreement | 1012 | A primary lien, residential mortgage loan which provides for an escrow account | A dwelling (as defined in Section 103[v] of TILA) or residential real estate upon which is (or is intended to be) constructed a dwelling | At closing | ILL. ADMIN. CODE tit. 38, § [1050.1360(b)](http://ilga.gov/commission/jcar/admincode/038/038010500L13600R.html) (2013) | Yes | Yes |
| Adverse Action and Closing | IL Failure to Close Disclosure | 1013 | A residential mortgage loan | A dwelling (as defined in Section 103[v] of TILA) or residential real estate upon which is (or is intended to be) constructed a dwelling | After a loan fails to close | ILL. ADMIN. CODE tit. 38, § [1050.1355](http://ilga.gov/commission/jcar/admincode/038/038010500L13550R.html) (2013) | No | No |
| Closing | IL Pledged Time Deposit Account Disclosure | 1014 | Either: (1) a purchase loan; or (2) a residential mortgage loan, which is for the purchase of the property, but which is not for either FHA-insured or VA-guaranteed | Either: (1) a residence; or (2) a dwelling (as defined in Section 103[v] of TILA) or residential real estate upon which is (or is intended to be) constructed a dwelling, which is also owner-occupied, single-family real estate | At closing | 765 ILL. COMP. STAT. ANN. [910/6](http://www.ilga.gov/legislation/ilcs/ilcs3.asp?ActID=2218&ChapterID=62) (West 2013); ILL. ADMIN. CODE tit. 38, § [1050.1360(a)(1)](http://ilga.gov/commission/jcar/admincode/038/038010500L13600R.html) (2013) | Yes | No |
| Closing | IL Collateral Protection Act Notice | 1302 | A credit transaction | Property | In or with the credit agreement | 815 ILL. COMP. STAT. ANN. [180/10(3)](http://www.ilga.gov/legislation/ilcs/ilcs3.asp?ActID=2321&ChapterID=67) (West 2013) | No | No |
| Closing | IL Statement of Borrowers Benefits | 1875 | A refinancing loan | A borrower’s principal residence, consisting of either 1-to-4 family units or a dwelling consisting of condo or coop units | Not specified | 815 ILL. COMP. STAT. ANN. [120/2(e)](http://www.ilga.gov/legislation/ilcs/ilcs3.asp?ActID=2308&ChapterID=67) & [120/3(e)](http://www.ilga.gov/legislation/ilcs/ilcs3.asp?ActID=2308&ChapterID=67) (West 2013) | No | No |
| Closing | IL Mortgage Escrow Account Act Applicability | 14127 | A residential mortgage loan, which is for the purchase of the property, but which is not for either FHA-insured or VA-guaranteed, or in which an escrow account or other specific arrangement for payment of taxes is made | A dwelling (as defined in Section 103[v] of TILA) or residential real estate upon which is (or is intended to be) constructed a dwelling, which is also owner-occupied, single-family real estate | At closing | ILL. ADMIN. CODE tit. 38, § [1050.1360(a)(2)](http://ilga.gov/commission/jcar/admincode/038/038010500L13600R.html) (2013) | Yes | No |
| Closing | IL Mortgage Escrow Account Act | 16095 | A purchase loan | A residence | At closing | 765 ILL. COMP. STAT. ANN. [910/11](http://www.ilga.gov/legislation/ilcs/ilcs3.asp?ActID=2218&ChapterID=62) (West 2013) | No | No |

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| Indiana  (Package Type) | Proper Name of Disclosure | Generic Cx Number | Loan Type | Property | Timing Requirement | Legal Reference | Borrower’s Signature Required? | Lender’s Signature Required? |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Initial Disclosure and TILA Redisclosure | Consumer Loan Information in the Truth-in-Lending Disclosure | In Cx18, 1591, and other TILA Disclosures | A consumer loan | An interest in land used (or expected to be used) as the debtor’s principal dwelling | Various Times | IND. CODE ANN. § [24-4.5-3-301(2)](http://www.in.gov/legislative/ic/code/title24/ar4.5/ch3.html) (West 2012) | No | No |
| Initial Disclosure | Anti-Coercion Insurance Disclosure | 2778 | Not specified.  A mortgage. | Not specified.  Real property. | Not specified | IND. CODE ANN. §§ [24-4.5-4-109](http://www.in.gov/legislative/ic/code/title24/ar4.5/ch4.html) and [27-4-1-4(a)(9) & (12)](http://www.in.gov/legislative/ic/code/title27/ar4/ch1.html) & (12) (West 2012) | No | No |
| Initial Disclosure | IN Mortgage Broker Agreement | 3828 | Either: (1) a residential mortgage loan; or (2) a loan. | A dwelling (as defined in Section 103[w] of the federal Truth in Lending Act) or residential real estate on which shall be a dwelling. | Not specified | IND. CODE ANN. §§ [23-2-5-9](http://www.in.gov/legislative/ic/code/title23/ar2/ch5.html) & [23-2-5-23](http://www.in.gov/legislative/ic/code/title23/ar2/ch5.html) (West 2012); 710 IND. ADMIN. CODE [1-22-5](http://www.in.gov/legislative/iac/iac_title?iact=710) (West 2013) | Yes | Yes |
| Initial Disclosure | NMLS Unique Identifier Disclosed on 1003 Uniform Residential Loan Application | On 4193 | A mortgage transaction | A dwelling or residential real estate upon which a dwelling is constructed or intended to be constructed. | At application | IND. CODE ANN. § [24-4.4-2-405(2)](http://www.in.gov/legislative/ic/code/title24/ar4.4/ch2.html) (West 2012);  750 IND. ADMIN. CODE [9-4-1(b)](http://www.in.gov/legislative/iac/iac_title?iact=750) (West 2013) | No | No |
| Initial Disclosure | IN Notice to Borrower | 14601 | A mortgage loan, including most of the usual loans regulated by Indiana law (see Ind. Code Ann. §24-5-23.5-4 for details). | A real estate transaction | Not later than 3 business days after receiving a completed written application | IND. CODE ANN. § [24-5-23.5-8](http://www.in.gov/legislative/ic/code/title24/ar5/ch23.5.html) (West 2012) | No | No |
| Initial Disclosure | Cost of Insurance Disclosure | 16488 | A consumer loan | Not specified | Before charging for optional insurance premiums | IND. CODE ANN. § [24-4.5-3-202(2)](http://www.in.gov/legislative/ic/code/title24/ar4.5/ch3.html) (West 2012) | No | No |
| Closing | IN Mortgage | On 324 (*FNMA*), 377 (*FHA)*, 482, & 1381 | Either: (1) a high cost home loan; or (2) not specified | Either: (1) real estate, on which is (or will be) located a structure designed principally for occupancy from 1-to-4 families and that is (or will be) occupied by the borrower’s principal dwelling; or (2) not specified | Not specified, but practically at closing | IND. CODE ANN. §§ [24-9-4-1(1)(6)](http://www.in.gov/legislative/ic/code/title24/ar9/ch4.html) & [36-2-7.5-5](http://www.in.gov/legislative/ic/code/title36/ar2/ch7.5.html) (West 2012) | No | No |
| Closing | IN Notice to Borrower | 13003 | A high cost home loan | Real estate, on which there is (or will be) located a structure designed principally for occupancy from 1-to-4 families and that is (or will be) occupied by the borrower’s principal dwelling. | Not later than 3 business days prior to consummation. | IND. CODE ANN. § [24-9-4-11](http://www.in.gov/legislative/ic/code/title24/ar9/ch4.html) (West 2012) | No | No |
| Closing | IN Property Tax Benefits (THIS FORM MUST BE PRINTED ON YELLOW OR GOLD PAPER) | 14885 | Either: (1) a first lien purchase money mortgage or refinancing transaction; or (2) a consumer loan, which generally excludes first lien mortgage transactions | Either: (1) single family residential property; or (2) an interest in land used or expected to be used as the principal dwelling of the debtor, consisting of 1-to-4 units | Before closing a transaction | IND. CODE ANN. §§ [6-1.1-12-43](http://www.in.gov/legislative/ic/code/title6/ar1.1/ch12.html) & [24-4.5-3-701](http://www.in.gov/legislative/ic/code/title24/ar4.5/ch3.html) (West 2012) | Yes | No |

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| Iowa  (Package Type) | Proper Name of Disclosure | Generic Cx Number | Loan Type | Property | Timing Requirement | Legal Reference | Borrower’s Signature Required? | Lender’s Signature Required? |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Initial Disclosure | IA Payment Reduction Fee Disclosure | 1906 | A loan with a payment reduction fee | Real property that is owner-occupied and which is a 1-to-2 family dwelling | Prior to application | IOWA CODE ANN. § [535.8(3)](http://search.legis.state.ia.us/nxt/gateway.dll/ic?f=templates&fn=default.htm) (West 2013) | No | No |
| Initial Disclosure | Anti-Coercion Insurance Disclosure | 2778 | Not specified.  A real estate mortgage loan | Not specified.  Residential property consisting of 4 or fewer family dwelling units | Not specified | IOWA CODE ANN. §§ [507B.5(1)(a)](http://search.legis.state.ia.us/nxt/gateway.dll/ic?f=templates&fn=default.htm) & [535A.9(1)(a)](http://search.legis.state.ia.us/nxt/gateway.dll/ic?f=templates&fn=default.htm) (West 2013) | No | No |
| Initial Disclosure | NMLS Number Disclosed on 1003 Uniform Residential Loan Application | On 4193 | A residential mortgage loan | A dwelling (as defined in section 103[v] of the Federal Truth in Lending Act) or residential real estate (which will contain a dwelling). | At application | IOWA CODE ANN. § [535D.19](http://search.legis.state.ia.us/nxt/gateway.dll/ic?f=templates&fn=default.htm) (West 2013) | No | No |
| Initial Disclosure | IA Broker Agreement | 5110 | A loan | Not specified | Not specified | IOWA CODE ANN. §§ [535C.2(5)](http://search.legis.state.ia.us/nxt/gateway.dll/ic?f=templates&fn=default.htm) & [535C.7](http://search.legis.state.ia.us/nxt/gateway.dll/ic?f=templates&fn=default.htm) (West 2013) | Yes | Yes |
| Initial Disclosure | Cost of Insurance Disclosure | 16488 (*upon request*) | A consumer credit transaction (consumer loan) of $25,000 or less, excluding a first lien used to purchase the property, refinance a purchase loan, or construct a dwelling on the property | Not specified | Not specified, but practically before charging for consumer credit insurance | IOWA CODE ANN. § [537.2501(2)](http://search.legis.state.ia.us/nxt/gateway.dll/ic?f=templates&fn=default.htm) (West 2013) | Yes when it involves life, accident, health or unemployment insurance not required by the creditor | No |
| Initial Disclosure and Closing | TILA Disclosures | 18, 1531, and other TILA Disclosures | A consumer credit transaction (consumer loan) of $25,000 or less. | Not specified | When applicable | IOWA CODE ANN. § [537.3201](http://search.legis.state.ia.us/nxt/gateway.dll/ic?f=templates&fn=default.htm) (West 2013) | No | No |
| Initial Disclosure and Closing | IA Acknowledgement of Receipt of Copies | 15276 | Debt | Not specified | At the time a document relating to a debt is signed | IOWA CODE ANN. § [535.16](http://search.legis.state.ia.us/nxt/gateway.dll/ic?f=templates&fn=default.htm) (West 2013) | Yes | No |
| Closing | Assignment, Sale, or Transfer of Servicing | 21 (Federal) | A consumer credit transaction (consumer loan) of $25,000 or less. | Not specified | Not specified | IOWA CODE ANN. § [537.3204](http://search.legis.state.ia.us/nxt/gateway.dll/ic?f=templates&fn=default.htm) (West 2013) | No | No |
| Closing | Notice to Consumer on IA Mortgage Second and Fixed Rate Note Iowa Second | On 479 & 1044 | A consumer credit transaction (consumer loan) of $25,000 or less. | Not specified | At closing | IOWA CODE ANN. § [537.3203](http://search.legis.state.ia.us/nxt/gateway.dll/ic?f=templates&fn=default.htm) (West 2013) | No | No |
| Closing | Homestead Waiver on IA Mortgage, IA Mortgage FHA, IA Mortgage Second, and HELOC Mortgage Less than 25000 – IA | On 321, 374, 479, & 1377 | Not specified | A homestead | On a written contract | IOWA CODE ANN. § [561.22(1)(a)](http://search.legis.state.ia.us/nxt/gateway.dll/ic?f=templates&fn=default.htm) (West 2013) | Yes | No |
| Closing | IA Oral Agreement Disclosure | 1021 | A credit agreement (applies only to a loan of less than $20,000) | Not specified | At or after the time the credit agreement is made. | IOWA CODE ANN. § [535.17(2) & (3)](http://search.legis.state.ia.us/nxt/gateway.dll/ic?f=templates&fn=default.htm) (West 2013) | Yes | Yes |
| Closing | IA Notice to Cosigners | 1022 | A consumer credit transaction (consumer loan) of $25,000 or less. | Not specified | Before or contemporaneously with signing any agreement of obligation. | IOWA CODE ANN. § [537.3208](http://search.legis.state.ia.us/nxt/gateway.dll/ic?f=templates&fn=default.htm) (West 2013) | Yes | No |
| Closing | Consumer Credit Transaction Notice on Fixed Rate Note Iowa Second | On 1044 | A consumer credit transaction (consumer loan) of $25,000 or less. | Not specified | At closing | IOWA CODE ANN. § [537.3211](http://search.legis.state.ia.us/nxt/gateway.dll/ic?f=templates&fn=default.htm) (West 2013) | No | No |
| Closing | HUD-1 01-01-10 | 14222 (Federal) | A purchase money loan or a refinancing thereof | A 1-to-2 family, owner-occupied dwelling | Not specified | IOWA CODE ANN. § [535.8(2)(b)](http://search.legis.state.ia.us/nxt/gateway.dll/ic?f=templates&fn=default.htm) (West 2013) | No | No |

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| Kansas  (Package Type) | Proper Name of Disclosure | Generic Cx Number | Loan Type | Property | Timing Requirement | Legal Reference | Borrower’s Signature Required? | Lender’s Signature Required? |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Initial Disclosure | KS High LTV Consumer Notice | 1595 | A consumer loan, which is either: (1) a primary lien if the LTV exceeds 100% or the APR exceeds the code mortgage rate; or (2) a junior lien | A consumer’s principal residence | Not less than 3 days before the loan is made. | KAN. STAT. ANN. § [16a-3-207(3)(b) & (4)](http://kslegislature.org/li/b2013_14/statute/016a_000_0000_chapter/016a_003_0000_article/016a_003_0207_section/016a_003_0207_k/) (West 2012) | Yes, based on [form](http://www.osbckansas.org/DOCML/DOCMLLaws&Regs/cmladminint11-06.pdf) promulgated (see page 12) | No |
| Initial Disclosure | KS Borrower Acknowledgment | 3585 | A mortgage loan | Either: (1) a lot intended for residential purposes; or (2) a 1-to-4 family dwelling (as defined | Before entering into any contract for services, or receiving compensation or promises of compensation. | KAN. STAT. ANN. § [9-2208(b)](http://kslegislature.org/li/b2013_14/statute/009_000_0000_chapter/009_022_0000_article/009_022_0008_section/009_022_0008_k/) (West 2012); KAN. ADMIN. REGS. [17-24-1](http://www.kssos.org/Pubs/pubs_kar.aspx) (2013) | Yes | No |
| Initial Disclosure | Loan Broker Agreement | 3841 (*upon request*) | A loan | Not specified | Not specified | KAN. STAT. ANN. §§ [50-1007](http://kslegislature.org/li/b2013_14/statute/050_000_0000_chapter/050_010_0000_article/050_010_0007_section/050_010_0007_k/) & [50-1015(a)(1)](http://kslegislature.org/li/b2013_14/statute/050_000_0000_chapter/050_010_0000_article/050_010_0015_section/050_010_0015_k/) (West 2012) | Yes | Yes |
| Initial Disclosure | KS, LA Anti Coercion Insurance Disclosure | 4172 | A consumer loan, which is either: (1) a primary lien if the LTV exceeds 100% or the APR exceeds the code mortgage rate; or (2) a junior lien | Land | At closing | KAN. STAT. ANN. § [16a-4-109](http://kslegislature.org/li/b2013_14/statute/016a_000_0000_chapter/016a_004_0000_article/016a_004_0109_section/016a_004_0109_k/) (West 2012) | No | No |
| Initial Disclosure | KS Loan Broker Disclosure | 4248 | A loan | Not specified | At least 7 days before either a contract for services is signed or consideration is received, whichever occurs first. | KAN. STAT. ANN. § [50-1006(a) & (b)](http://kslegislature.org/li/b2013_14/statute/050_000_0000_chapter/050_010_0000_article/050_010_0006_section/050_010_0006_k/) (West 2012) | No | No |
| Initial Disclosure | Dual Capacity Disclosure | 12999 (*upon request*) | A purchase mortgage loan | A lot intended for residential purposes or a 1-to-4 family dwelling (as defined in section 103[v] of TILA), which is owner-occupied. | Before receiving compensation for mortgage business services. | KAN. STAT. ANN. §§ [9-2212(g)](http://kslegislature.org/li/b2013_14/statute/009_000_0000_chapter/009_022_0000_article/009_022_0012_section/009_022_0012_k/) & [16a-2-310(e)](http://kslegislature.org/li/b2013_14/statute/016a_000_0000_chapter/016a_002_0000_article/016a_002_0310_section/016a_002_0310_k/) (West 2012) | No | No |
| Initial Disclosure | Cost of Insurance Disclosure | 16488 (*upon request*) | A consumer loan, which is either: (1) a primary lien if the LTV exceeds 100% or the APR exceeds the code mortgage rate; or (2) a junior lien | Land | Not specified, but practically before charges for the disclosed insurance are incurred. | KAN. STAT. ANN. § [16a-2-501(2)](http://kslegislature.org/li/b2013_14/statute/016a_000_0000_chapter/016a_002_0000_article/016a_002_0501_section/016a_002_0501_k/) (West 2012) | Yes when it involves life, accident, health or unemployment insurance not required by the creditor | No |
| Initial Disclosure | KS Estimated Disclosure Document | 16584 (*upon request*) | A loan which is also covered by the Truth-in-Lending Act (15 USCA §§ 1601 through 1667e) | Not specified | Before the borrower becomes contractually obligated on the loan | KAN. STAT. ANN. § [50-1006(d)](http://kslegislature.org/li/b2013_14/statute/050_000_0000_chapter/050_010_0000_article/050_010_0006_section/050_010_0006_k/) (West 2012) | No | No |
| Initial Disclosure and Closing | Various TILA Disclosures | 18, 1591, and other TILA Disclosures (Federal) | A consumer loan, which is either: (1) a primary lien if the LTV exceeds 100% or the APR exceeds the code mortgage rate; or (2) a junior lien | Land | At various times | KAN. ADMIN. REGS. § [75-6-26](http://www.kssos.org/Pubs/pubs_kar.aspx) (2013) | No | No |
| Closing | Various Kansas Notes and Mortgages | 5, 36, 325, 378, 483, and 1048 | A consumer loan, which is either: (1) a primary lien if the LTV exceeds 100% or the APR exceeds the code mortgage rate; or (2) a junior lien | Land | Not specified | KAN. STAT. ANN. § [16a-3-202](http://kslegislature.org/li/b2013_14/statute/016a_000_0000_chapter/016a_003_0000_article/016a_003_0202_section/016a_003_0202_k/) (West 2012) | No | No |
| Closing | KS UCCC Addendum | 4448; TBD | A consumer loan, which is either: (1) a primary lien if the LTV exceeds 100% or the APR exceeds the code mortgage rate; or (2) a junior lien | Not specified | Not specified | KAN. STAT. ANN. § [16-207(b)](http://kslegislature.org/li/b2013_14/statute/016_000_0000_chapter/016_002_0000_article/016_002_0007_section/016_002_0007_k/) (West 2012); KAN. ADMIN. REGS. § [75-6-1](http://www.kssos.org/Pubs/pubs_kar.aspx) (2013) | Yes | Yes |

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| Kentucky  (Package Type) | Proper Name of Disclosure | Generic Cx Number | Loan Type | Property | Timing Requirement | Legal Reference | Borrower’s Signature Required? | Lender’s Signature Required? |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Initial Disclosure | Anti-Coercion Insurance Disclosure | 2778 | Either: (1) A loan or extension of credit; or (2) A debt or loan | Property | When application approval is pending and insurance is offered or required. | KY. REV. STAT. ANN. §§ [304.9-135(2)(b) & (c)](http://www.lrc.ky.gov/KRS/304-09/135.PDF), & [304.12-150](http://www.lrc.ky.gov/KRS/304-12/150.PDF) (West 2012); 806 KY. ADMIN. REGS. [9:190(3)](http://www.lrc.ky.gov/kar/806/009/190.htm) (2013) | No | No |
| Initial Disclosure | KY Mortgage Loan Broker Agent Disclosure | 3825 | A residential mortgage loan | Residential real property which does or shall contain a dwelling (as defined in 15 USCA § 1602[v]) | Not specified | KY. REV. STAT. ANN. § [286.8-270(1)(b)](http://www.lrc.ky.gov/KRS/286-08/270.PDF) (West 2012) | No | No |
| Initial Disclosure | KY Commitment Disclosure | 3826 | A loan commitment or funding, or a mortgage loan | Residential real property which does or shall contain a dwelling (as defined in 15 USCA § 1602[v]) | Not specified | KY. REV. STAT. ANN. §§ [286.8-120(7)](http://www.lrc.ky.gov/KRS/286-08/120.PDF) & [286.8-270(2)](http://www.lrc.ky.gov/KRS/286-08/270.PDF) (West 2012) | Yes | Yes |
| Initial Disclosure | NMLS Unique Identifier Disclosure on 1003 Uniform Residential Loan Application | On 4193 | A mortgage loan | Residential real property which does or shall contain a dwelling (as defined in 15 USCA § 1602[v]) | On the application | KY. REV. STAT. ANN. § [286.8-030(5)](http://www.lrc.ky.gov/KRS/286-08/030.PDF) (West 2012) | No | Yes (of the originator) |
| Initial Disclosure | KY Notice to Borrower – High Cost Loans | 4264 | A high-cost home loan | Owner-occupied residential real property | At least 3 business days before consummation. | KY. REV. STAT. ANN. § [360.100(2)(h)](http://www.lrc.ky.gov/KRS/360-00/100.PDF) (West 2012) | No | No |
| Initial Disclosure | KY Fair Housing Disclosure | 11145 | A financing of real property | Real property | At the time of sale, purchase, or financing of real property | 104 KY. ADMIN. REGS. [1:010(4)](http://www.lrc.ky.gov/kar/104/001/010.htm) (2013) | No | No |
| Initial Disclosure | Affiliated Business Disclosure | 11413 (Federal) | A mortgage loan | Residential real property which does or shall contain a dwelling (as defined in 15 USCA § 1602[v]) | At the time when the Good Faith Estimate is provided | 808 KY. ADMIN. REGS. [12:050(3)](http://www.lrc.ky.gov/kar/808/012/050.htm) (2013) | Yes | No |
| Closing | KY Homeownership Protection Center Notification to Homeowners | 13677 | Not specified | Not specified | At closing | KY. REV. STAT. ANN. §§ [198A.400](http://www.lrc.ky.gov/KRS/198A00/400.PDF) & [286.2-020(2)](http://www.lrc.ky.gov/KRS/286-02/020.PDF) (West 2012) | No | No |
| Closing | HUD 01-01-10 and Itemization of Amount Financed 01-01-10 | 14222 & 14644 (Both Federal) | A mortgage loan | Residential real property which does or shall contain a dwelling (as defined in 15 USCA § 1602[v]) | Not specified, but practically at closing | 808 KY. ADMIN. REGS. [12:050(1)](http://www.lrc.ky.gov/kar/808/012/050.htm) (2013) | No | No |

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| Louisiana  (Package Type) | Proper Name of Disclosure | | Generic Cx Number | Loan Type | Property | Timing Requirement | Legal Reference | Borrower’s Signature Required? | Lender’s Signature Required? |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Initial Disclosure | LA Loan Brokerage Agreement and Disclosure Statement | 3318 | | A consumer loan or a federally related mortgage loan (if contracted for) that is a first lien | Residential immovable property consisting of 1-to-4 family units | At application | LA. REV. STAT. ANN. §§ [9:3572.10](http://www.legis.state.la.us/lss/lss.asp?doc=107691) & [9:3572.11](http://www.legis.state.la.us/lss/lss.asp?doc=107692) (2012) | Yes | Yes |
| Initial Disclosure | KS, LA Anti Coercion Insurance Disclosure | | 4172 | Either: (1) a consumer credit transaction (consumer loan); or (2) a mortgage | Not specified.  Immovable property | Not specified | LA. REV. STAT. ANN. §§ [9:3544](http://www.legis.state.la.us/lss/lss.asp?doc=107636) & [22:1964(9)](http://www.legis.state.la.us/lss/lss.asp?doc=509078) (2012) | No | No |
| Initial Disclosure | LA Mortgage Loan Origination Agreement | | 4828 | A residential mortgage loan | A dwelling (as defined in 15 USCA § 1602[v]) or residential immovable property which shall contain a dwelling | No later than 3 days after the initial loan application date. | LA. REV. STAT. ANN. § [6:1098](http://www.legis.state.la.us/lss/lss.asp?doc=105700) (2012) | Yes | Yes |
| Initial Disclosure | LA Application Fee Disclosure | | 11909 | A residential mortgage loan | A dwelling (as defined in 15 USCA § 1602[v]) or residential immovable property which shall contain a dwelling | Prior to collecting an application fee. | LA. REV. STAT. ANN. § [6:1096(J)(1)](http://www.legis.state.la.us/lss/lss.asp?doc=105698) (2012) | No | No |
| Closing | 3200 Note Fixed, LA Mortgage Second, Fixed Rate Note Louisiana Second, HUD-1 01-01-10, and any other applicable Louisiana promissory notes | | 5, 485, 1050, 14222 (*Federal*), and other Louisiana promissory notes | A federally related mortgage loan (which is a first mortgage), a residential mortgage loan other than a federally related mortgage loan, and a consumer loan | Residential immovable property (upon which there is, or will be, constructed a dwelling), including an immobilized 1-to-4 family mobile home | Not specified, but practically at closing | LA. REV. STAT. ANN. §§ [6:1096](http://www.legis.state.la.us/lss/lss.asp?doc=105698) & [6:1097](http://www.legis.state.la.us/lss/lss.asp?doc=105699&showback=) (2012) | No | No |
| Closing | LA Title Insurance Rider | | 16234 | A mortgage in connection with the sale, conveyance, transfer or other act transferring an interest in the property | 1-to-4 family residential property | As a part of the mortgage | LA. REV. STAT. ANN. § [22:513.1](http://www.legis.state.la.us/lss/lss.asp?doc=762824) (2012) | No | No |

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| Maine  (Package Type) | Proper Name of Disclosure | Generic Cx Number | Loan Type | Property | Timing Requirement | Legal Reference | Borrower’s Signature Required? | Lender’s Signature Required? |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Initial Disclosure | ME Notification to Buyer of Withholding Tax Requirement | 1570 | A purchase mortgage, lien, or encumbrance | Real property | Not specified | ME. REV. STAT. tit. 36, § [5250-A(9)](http://www.mainelegislature.org/legis/statutes/36/title36sec5250-A.html) (2012) | No | No |
| Initial Disclosure | TILA Disclosures | 1591 and other TILA Disclosures | Either: (1) a consumer credit transaction (consumer loan); or (2) consumer credit | Manufactured housing or an interest in land.  Not specified | At various times | ME. REV. STAT. tit. 9-A, §§ [8-504](http://www.mainelegislature.org/legis/statutes/9-A/title9-Asec8-504.html) & [10-307-A](http://www.mainelegislature.org/legis/statutes/9-A/title9-Asec10-307-A.html) (2012) | No | No |
| Initial Disclosure | Anti-Coercion Insurance Disclosure | 2778 | A loan | Not specified | At the time of application or at the outset of negotiations. | ME. REV. STAT. tit. 24-A, § [2169](http://www.mainelegislature.org/legis/statutes/24-A/title24-Asec2169.html) (2012) | No | No |
| Initial Disclosure | ME Right to Own Attorney Disclosure | 3279 | Either: (1) a residential mortgage loan; or (2) a consumer credit transaction (consumer loan) | 1-to-4 residential units | Not specified | ME. REV. STAT. tit. 9-A, §§ [3-311](http://www.mainelegislature.org/legis/statutes/9-A/title9-Asec3-311.html) & [9-303](http://www.mainelegislature.org/legis/statutes/9-A/title9-Asec9-303.html) and tit. 9-B, § [241(4)](http://www.mainelegislature.org/legis/statutes/9-B/title9-Bsec241.html) (2012) | No | No |
| Initial Disclosure | ME Balloon Addendum to Loan Application | 3394 | A consumer credit transaction (consumer loan) with a term of 4 years or less | Manufactured housing or an interest in land | At closing | ME. REV. STAT. tit. 9-A, § [3-308](http://www.mainelegislature.org/legis/statutes/9-A/title9-Asec3-308.html) (2012) | No | No |
| Adverse Action and Initial Disclosure | Appraisal Disclosure | 3397 | A consumer credit transaction (consumer loan) | Either: (1) manufactured housing or an interest in land; or (2) real estate | Not specified, but practically within 90 days of taking action on the application (or the application is withdrawn), or at the date of closing, whichever is later. | Me. Rev. Stat. Ann. tit. 9-A, §§ [3-313](http://www.mainelegislature.org/legis/statutes/9-A/title9-Asec3-313.html) & [9-309](http://www.mainelegislature.org/legis/statutes/9-A/title9-Asec9-309.html); tit. 9-B, § [447](http://www.mainelegislature.org/legis/statutes/9-B/title9-Bsec447.html) (2011) | No | No |
| Initial Disclosure | ME Disclosure to Consumer | 3764 | Either: (1) an extension of credit; or (2) consumer credit | Not specified | Before any agreement is entered into or any money paid. | ME. REV. STAT. tit. 9-A, § [10-303](http://www.mainelegislature.org/legis/statutes/9-A/title9-Asec10-303-A.html) (2012); ME. CODE R. 02-030, ch. 350, § [4(c) & (e)](http://www.maine.gov/sos/cec/rules/02/chaps02.htm) (2013) | Yes | Yes |
| Initial Disclosure | NMLS Unique Identifier Disclosed on 1003 Uniform Residential Loan Application | On 4193 (*FNMA*) | A residential mortgage loan | A dwelling or residential real estate upon which there will be a dwelling | At application | ME. REV. STAT. tit. 9-A, § [13-118](http://www.mainelegislature.org/legis/statutes/9-A/title9-Asec13-118.html) (2012) | No | No |
| Initial Disclosure | ME Broker Agreement and Good Faith Estimate 01-01-10 | 4517 & 14221 (latter Federal) | Consumer credit | Not specified | Not specified | ME. REV. STAT. tit. 9-A, § [10-302](http://www.mainelegislature.org/legis/statutes/9-A/title9-Asec10-302.html) (2012); ME. CODE R. 02-030, ch. 350, § [4(B) & (E)](http://www.maine.gov/sos/cec/rules/02/chaps02.htm) (2013) | Yes | No |
| Initial Disclosure | ME HCL or HPML Reasonable, Tangible Net Benefit Disclosure Form | 13190 or 16407 | A high-cost mortgage loan or a higher-priced mortgage loan | Residential real property that is the borrower’s principal dwelling and consists of 1-to-4 family units | Before engaging in the act of “flipping” | ME. CODE R. 02-030, ch. 550, §§ [5(3)](http://www.maine.gov/sos/cec/rules/02/chaps02.htm), [(4)](http://www.maine.gov/sos/cec/rules/02/chaps02.htm) & [(6)](http://www.maine.gov/sos/cec/rules/02/chaps02.htm) and [6 Att. A](http://www.maine.gov/sos/cec/rules/02/chaps02.htm) (2013) | Yes | Yes |
| Initial Disclosure | Privacy Policy Notice | 15182 (Federal) | A consumer credit transaction (consumer loan) | Manufactured housing or an interest in land | No later than when a customer relationship is established | ME. REV. STAT. tit. 9-A, §§ [3-314](http://www.mainelegislature.org/legis/statutes/9-A/title9-Asec3-314.html) & [9-310](http://www.mainelegislature.org/legis/statutes/9-A/title9-Asec9-310.html) (2012) | No | No |
| Initial Disclosure | ME Alternative Mortgage Transaction Disclosures | 15798, 15799, or 15800 | An alternative mortgage transaction, which is a primary lien, has a term of more than 1 year, and is a purchase loan, refinance thereof, or a construction loan | A 1-to-4 family dwelling | At the time an application is provided or before the applicant pays a nonrefundable fee. | ME. CODE R. 02-029 ch. 119, §§ [4 & 5](http://www.maine.gov/sos/cec/rules/02/chaps02.htm); 02-030 ch. 250, §§ [4 & 5](http://www.maine.gov/sos/cec/rules/02/chaps02.htm) (2013) | No | No |
| Initial Disclosure | Addendum to Statement of Credit Denial, Termination, or Change | 15905 | Credit | Not specified | Within a reasonable period of time, upon the consumer written request for the reasons for the adverse action received within 60 days after learning of such adverse action. | ME. REV. STAT. tit. 10, § [1320(1-B) & (2)](http://www.mainelegislature.org/legis/statutes/10/title10sec1320.html) (2012) | No | No |
| Initial Disclosure | Cost of Insurance Disclosure | 16488 (*upon request*) | A consumer credit transaction (consumer loan), which generally excludes purchase, refinance of a purchase, construction, and first lien loans | Manufactured housing or an interest in land | Not specified, but practically before charging for any of the disclosed insurances | ME. REV. STAT. tit. 9-A, § [2-501(2)](http://www.mainelegislature.org/legis/statutes/9-A/title9-Asec2-501.html) (2012) | No | No |
| Initial Disclosure | ME PMI Disclosure | 16590 (*upon request*) | A mortgage loan | Residential real property | At the time of application | ME. REV. STAT. tit. 33, § [507](http://www.mainelegislature.org/legis/statutes/33/title33sec507.html) (2012) | No | No |
| Initial Disclosure and Closing | Good Faith Estimate 01-01-10, HUD-1 01-01-10, and other RESPA Disclosures | 14221, 14222, and other RESPA disclosures | Consumer credit | Not specified | At various times | ME. REV. STAT. tit. 9-A, § [10-307](http://www.mainelegislature.org/legis/statutes/9-A/title9-Asec10-307.html) (2012) | No | No |
| Closing | Assignment, Sale, or Transfer of Servicing | 21 (Federal) | A supervised loan | Real estate, manufactured housing, or an interest in land | Not specified | ME. REV. STAT. tit. 9-A, § [2-310](http://www.mainelegislature.org/legis/statutes/9-A/title9-Asec2-310.html) (2012) | No | No |
| Closing | ME Notice to Cosigners | 1020 | Consumer credit transaction (consumer loan) | Manufactured housing or an interest in land | Before or contemporaneously with signing any writing setting forth the debtor’s agreement. | ME. REV. STAT. tit. 9-A, § [3-206](http://www.mainelegislature.org/legis/statutes/9-A/title9-Asec3-206.html) (2012) | No | No |
| Closing | ME Notice of Mortgage and Request for Notice of Default | 4885 | A lien | Real estate | After all filings and recordings are made | ME. REV. STAT. tit. 33, § [505](http://www.mainelegislature.org/legis/statutes/33/title33sec505.html) (2012) | No | No |
| Closing | ME Important Notice About Property Taxes | 13569 | Not specified, but practically purchase-type transactions | Real estate | At any point in the process of the transfer of property when the allocation of property taxes is discussed and with any notices relating to property tax liens | 2008 Me. Legis. Serv. Ch. 687, §[2](http://www.mainelegislature.org/ros/LOM/LOM123rd/123S1/PUBLIC687.asp) (H.P. 1520) (L.D. 2140) | Yes | No |
| Closing | ME Certification of Smoke and Carbon Monoxide Alarms | 14524 | A purchase transaction | A single-family dwelling or a multi-apartment building | At the closing of the transaction | ME. REV. STAT. tit. 25, §§ [2464(10)](http://www.mainelegislature.org/legis/statutes/25/title25sec2464.html) & [2468(6)](http://www.mainelegislature.org/legis/statutes/25/title25sec2468.html) (2012) | Yes | No |

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| Maryland  (Package Type) | Proper Name of Disclosure | Generic Cx Number | Loan Type | Property | Timing Requirement | Legal Reference | Borrower’s Signature Required? | Lender’s Signature Required? |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Initial Disclosure | MD Financing Agreement | 2171 | A purchase money loan, or a refinance, which is also a first mortgage or first deed of trust | Owner-occupied 1-to-4 family home | Within 10 business days after the date the application is completed. | MD. CODE ANN., COM. LAW §§ [12-125(b)](http://www.lexisnexis.com/hottopics/mdcode/), [12-922(b)](http://www.lexisnexis.com/hottopics/mdcode/), & [12-1022(b)](http://www.lexisnexis.com/hottopics/mdcode/) (West 2012); MD. CODE REGS. [09.03.06.06](http://www.dsd.state.md.us/comar/getfile.aspx?file=09.03.06.06.htm) (2013) | Yes | Yes |
| Initial Disclosure | MD Settlement Services Disclosure | 2361 | Either: (1) a loan secured by a first mortgage or first deed of trust; or (2) any loan secured by a mortgage or deed of trust | A borrower’s principal residence | At application or within 3 days after application, or earlier upon request. | MD. CODE ANN., COM. LAW §§ [12-119](http://www.lexisnexis.com/hottopics/mdcode/) & [12-120(c)](http://www.lexisnexis.com/hottopics/mdcode/) (West 2012) | Yes | No |
| Initial Disclosure | Anti-Coercion Insurance Disclosure | 2778 | Either: (1) a loan under Subtitle 1, Title 12 of Maryland’s Commercial Law (Md. Code Ann., Com. Law §§ 12-101 *et seq.*); or (2) a loan | Not specified | Not specified | MD. CODE ANN., COM. LAW §§ [12-124](http://www.lexisnexis.com/hottopics/mdcode/) (West 2012); MD. CODE ANN., INS. § [27-214](http://www.lexisnexis.com/hottopics/mdcode/) (West 2012) | No | No |
| Initial Disclosure | MD Notice of Waiver | 3278 | A purchase money loan, or a refinance, which is also a first mortgage or first deed of trust | Owner-occupied, 1-to-4 family home | At least 72 hours before the time of settlement | MD. CODE ANN., COM. LAW §§ [12-125(c)(2)](http://www.lexisnexis.com/hottopics/mdcode/), [12-922(c)(2)](http://www.lexisnexis.com/hottopics/mdcode/), & [12-1022(c)(2)](http://www.lexisnexis.com/hottopics/mdcode/) (West 2012); MD. CODE REGS. [09.03.06.14](http://www.dsd.state.md.us/comar/getfile.aspx?file=09.03.06.14.htm) (2013) | Yes | No |
| Initial Disclosure | MD Application Disclosure | 3579 | A mortgage loan | A dwelling, residential real estate on which a dwelling is or is intended to be constructed, and must be owner-occupied | At the time the borrower elects the type of loan applied for | MD. CODE REGS. [09.03.06.09(C)](http://www.dsd.state.md.us/comar/getfile.aspx?file=09.03.06.09.htm) (2013) | No | No |
| Initial Disclosure | MD Covered Loan Application Disclosure | 3824 and 15232 | Either: (1) a covered loan, including a secondary mortgage loan; (2)a mortgage loan; or (3) a reverse mortgage | Either: (1) a 1-to-4 family dwelling; (2) a dwelling or residential real estate on which a dwelling is or is intended to be constructed (which is owner occupied); or (3) the borrower’s principal dwelling | At the time the borrower completes the application. | MD. CODE ANN., COM. LAW §§ [12-409.1(d)(2)](http://www.lexisnexis.com/hottopics/mdcode/) & [12-1203](http://www.lexisnexis.com/hottopics/mdcode/) (West 2012); MD. CODE REGS. [05.19.01.03](http://www.dsd.state.md.us/comar/getfile.aspx?file=05.19.01.03.htm) & [09.03.06.18(C)(1)(b)](http://www.dsd.state.md.us/comar/getfile.aspx?file=09.03.06.18.htm) (2013) | No | No |
| Initial Disclosure | MD Loan Commitment | 4174 | A purchase money loan, or a refinance, which is also a first mortgage or first deed of trust | Owner-occupied 1-to-4 family home | At least 72 hours before the time of settlement | MD. CODE ANN., COM. LAW §§ [12-125(c)(1)](http://www.lexisnexis.com/hottopics/mdcode/), [12-922(c)](http://www.lexisnexis.com/hottopics/mdcode/), & [12-1022(c)](http://www.lexisnexis.com/hottopics/mdcode/) (West 2012); MD. CODE REGS. [09.03.06.06(C)(2)](http://www.dsd.state.md.us/comar/getfile.aspx?file=09.03.06.06.htm) (2013) | Yes | No |
| Initial Disclosure | MD Right to Rescind After Written Application | 4177 | A mortgage loan | A single family or 1-to-4 family unit residential real property | After receiving the application | MD. CODE ANN., REAL PROP. § [10-702(h)(2)(ii)](http://www.lexisnexis.com/hottopics/mdcode/) (West 2012) | No | No |
| Initial Disclosure | MD Right to Rescind Before Written Application | 4178 | A mortgage loan | A single family or 1-to-4 family unit residential real property | At or before the time application is made. | MD. CODE ANN., REAL PROP. § [10-702(h)(2)(i)](http://www.lexisnexis.com/hottopics/mdcode/) (West 2012) | No | No |
| Initial Disclosure | MD Broker Contract | 4565 | Mortgage loans | An owner-occupied dwelling or residential real estate upon which a dwelling will be placed. | Before undertaking to assist the borrower in obtaining a loan. | MD. CODE ANN., COM. LAW §§ [12-805(c) & (d)](http://www.lexisnexis.com/hottopics/mdcode/) & [12-806](http://www.lexisnexis.com/hottopics/mdcode/) (West 2012); MD. CODE REGS. [09.03.06.07](http://www.dsd.state.md.us/comar/getfile.aspx?file=09.03.06.07.htm) & [09.03.06.11](http://www.dsd.state.md.us/comar/getfile.aspx?file=09.03.06.11.htm) (2013) | Yes | Yes |
| Initial Disclosure | Maryland DLLR Disclosure | 13900, 13901, 13902, or 13903 (*upon request*) | A mortgage loan which either: (1) includes a balloon payment; (2) does not provide for the establishment of an escrow account; or (3) includes a mandatory binding arbitration clause | An owner-occupied dwelling or residential real estate on which a dwelling is (or is intended to be) constructed | Within 10 business days after application is completed and not less than 72 hours before the time of settlement | MD. CODE REGS. [09.03.10.03](http://www.dsd.state.md.us/comar/getfile.aspx?file=09.03.10.03.htm) (2013) | No | No |
| Initial Disclosure | MD Net Tangible Benefit Worksheet | 13909 | A mortgage loan, which is a refinance. | Owner-occupied residential real estate which contains a dwelling. | Not specified | MD. CODE REGS. [09.03.06.20](http://www.dsd.state.md.us/comar/getfile.aspx?file=09.03.06.20.htm) & [09.03.09.04](http://www.dsd.state.md.us/comar/getfile.aspx?file=09.03.09.04.htm) (2013) | Yes, if using net tangible benefit [worksheet](http://www.dllr.state.md.us/forms/frnettangiblebenefitsworksheet.doc) | No |
| Adverse Action | Notice of Action Taken | 15858 (Federal) | Credit | Not specified | Within 30 days after receipt of a completed application for credit | MD. CODE ANN., COM. LAW §§ [14-1702](http://www.lexisnexis.com/hottopics/mdcode/), [14-1703](http://www.lexisnexis.com/hottopics/mdcode/), [14-1704](http://www.lexisnexis.com/hottopics/mdcode/), & [14-1705](http://www.lexisnexis.com/hottopics/mdcode/) (West 2012) | No | No |
| Initial Disclosure and Closing | Copy of Appraisal Report | 6 (Federal) | Not specified.  A loan transaction | Either: (1) residential real property; or (2) residential real estate upon which an owner-occupied dwelling is or will be located | Not specified | MD. CODE ANN., REAL PROP. § [14-104.1](http://www.lexisnexis.com/hottopics/mdcode/) (West 2012); MD. CODE REGS. [09.03.06.10(C)](http://www.dsd.state.md.us/comar/getfile.aspx?file=09.03.06.10.htm) (2013) | No | No |
| Initial Disclosure and Closing | Truth-in-Lending Disclosure or Initial Truth-in-Lending Disclosure | 18 (*Federal*) or 1591 (*Federal*) | Either:  (1) a loan under Subtitle 1, Title 12 of Maryland’s Commercial Law (Md. Code Ann., Com. Law §§ 12-101 *et seq.*);  (2) a loan under the Maryland Consumer Loan Law – Credit Provisions (Md. Code Ann., Com. Law §§ 12-301 *et seq.*);  (3) a mortgage loan;  (4) a revolving credit plan; or  (5) a loan (closed-end credit) | A dwelling or residential real estate on which a dwelling will be located, which is owner-occupied | Before execution of a loan contract | MD. CODE ANN., COM. LAW §§ [12-106(b)](http://www.lexisnexis.com/hottopics/mdcode/), [12-308(a)(1)(ii)](http://www.lexisnexis.com/hottopics/mdcode/), [12-805(c)](http://www.lexisnexis.com/hottopics/mdcode/), [12-914(b)](http://www.lexisnexis.com/hottopics/mdcode/), & [12-1014(b)](http://www.lexisnexis.com/hottopics/mdcode/) (West 2012) | No | No |
| Initial Disclosure and Closing | Closing Attorneys Fee Certification | 3513 (*upon request*) | Any loan secured by a mortgage or deed of trust | A borrower’s primary residence | At or prior to settlement | MD. CODE ANN., COM. LAW § [12-120(b)](http://www.lexisnexis.com/hottopics/mdcode/) (West 2012) | No | No |
| Initial Disclosure and Closing | Good Faith Estimate 01-01-10 and HUD-1 01-01-10 | 14221 (*Federal*) & 14222  *(Federal*) | A mortgage loan | A dwelling or residential real estate on which a owner-occupied dwelling is (or is intended to be) constructed | Various | MD. CODE REGS. § [09.03.06.07(C)](http://www.dsd.state.md.us/comar/getfile.aspx?file=09.03.06.07.htm) (2013) | No | No |
| Initial and Closing | MD Tax Property Affidavit | 15803 | A mortgage or deed of trust, which is a refinance loan | Real property which is the principal residence of the original mortgagor | At closing or recording | MD. CODE ANN., TAX-PROP. § [12-108(g)(3)-(4)](http://www.lexisnexis.com/hottopics/mdcode/) (West 2012) | Yes | No |
| Closing | Affidavits of Consideration and Disbursement on MD Deed of Trust, MD Deed of Trust FHA, and MD Deed of Trust Second | On 329, 382, and 487 | A mortgage or deed of trust, including a purchase-money mortgage, but excluding a security instrument wherein it is lawful to charge any rate of interest under Md. Code Ann., Com. Law § 12-103(e) (West 2012) | Land | On the security instrument | MD. CODE ANN., REAL PROP. § [4-106(a) & (b)(1)](http://www.lexisnexis.com/hottopics/mdcode/) (West 2012) | No | Yes |
| Closing | Provision of Attorney and Court Fees in MD Deed of Trust, MD Deed of Trust Second, MD Deed of Trust FHA, and HELOC Agreement – MD | On 329, 382, 487 and 3035 | Either: (1) a revolving credit plan; or (2) a loan (closed-end credit) | Not specified | At closing | MD. CODE ANN., COM. LAW §§ [12-911](http://www.lexisnexis.com/hottopics/mdcode/) & [12-1011](http://www.lexisnexis.com/hottopics/mdcode/) (West 2012) | No | No |
| Closing | MD First Time Home Buyer Affidavit | 3539 | Not specified, but practically a loan in which the property is conveyed | Owner-occupied, residential real property | At recording | MD. CODE ANN., TAX-PROP. §§ [12-103(b)(1)](http://www.lexisnexis.com/hottopics/mdcode/), [13-203(b)(4)](http://www.lexisnexis.com/hottopics/mdcode/), & [13-409](http://www.lexisnexis.com/hottopics/mdcode/) (West 2012) | Yes | No |
| Closing | MD Licensee Information or Affidavit | 13984 | A mortgage loan | Residential property, improved by 1-to-4 single family dwelling units | When the security instrument is recorded | MD. CODE ANN., REAL PROP. § [3-104.1](http://www.lexisnexis.com/hottopics/mdcode/) (West 2012); MD. CODE REGS. [09.03.06.07(D)](http://www.dsd.state.md.us/comar/getfile.aspx?file=09.03.06.07.htm) & [09.03.11.02(B)](http://www.dsd.state.md.us/comar/getfile.aspx?file=09.03.11.02.htm) (2013) | No | Yes |
| Closing | MD Written Acknowledgement of Delivery of the Note | 16099 | Either: (1) a plan (aka a revolving credit plan); or (2) a loan (closed end credit) | Not specified | No later than the time of consummation | MD. CODE ANN., COM. LAW. §§ [12-913.2(c)](http://www.lexisnexis.com/hottopics/mdcode/) & [12-1013.2(c)](http://www.lexisnexis.com/hottopics/mdcode/) (West 2012) | Yes | No |
| Closing | MD Delivery of Net Proceeds Authorization | 16100 (*upon request*) | A purchase-money mortgage or deed of trust, except one wherein it is lawful to charge any rate of interest under Md. Code Ann., Com. Law § 12-103(e) (West 2012) | Land | Before delivering not proceeds, deducting charges, interest, expenses, or advancing escrow and charges due from the borrower | MD. CODE ANN., REAL PROP. § [4-106(b)(2)](http://www.lexisnexis.com/hottopics/mdcode/) (West 2012) | Yes | Yes |
| Closing | MD Property Tax Installment Direction | 17045 (*upon request*) | Not specified, but practically a purchase loan | Owner-occupied residential property, or business property in connection to which total taxes do not exceed $100,000 | Not specified | MD. CODE ANN., TAX-PROP. § [10-204.3(j)](http://www.lexisnexis.com/hottopics/mdcode/) (West 2012) | No | No |

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| Massachusetts  (Package Type) | Proper Name of Disclosure | Generic Cx Number | Loan Type | Property | Timing Requirement | Legal Reference | Borrower’s Signature Required? | Lender’s Signature Required? |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Initial Disclosure | MA Certification and Indemnification Agreement | 1024 | Not specified, but practically a purchase | 1-to-5 family dwellings occupied for residential purposes | Not specified | MASS. GEN. LAWS ANN. ch. 148, §§ [26E](http://www.malegislature.gov/Laws/GeneralLaws/PartI/TitleXX/Chapter148/Section26E) & [26F](http://www.malegislature.gov/Laws/GeneralLaws/PartI/TitleXX/Chapter148/Section26F) (West 2013); 946 MASS. CODE REGS. [7.14](http://www.lawlib.state.ma.us/source/mass/cmr/cmrtext/946CMR7.pdf) (2013) | No | No |
| Initial Disclosure | Initial Truth-in-Lending Disclosure and Good Faith Estimate 01-01-10 | 1591 and 14221 (*both Federal*) | A mortgage loan | Residential property, consisting of a dwelling house with accommodations for four or fewer separate households that is obligor occupied. | Not specified | 940 MASS. CODE REGS. [8.05](http://www.lawlib.state.ma.us/source/mass/cmr/cmrtext/940CMR8.pdf) (2013) | No | No |
| Initial Disclosure | Section 32 Mortgage Loan Disclosure | 2790 (*Federal*) | A high cost home loan | A consumer’s principal dwelling | Not specified | 209 MASS. CODE REGS. [40.04(1)-(5)](http://www.mass.gov/ocabr/business/banking-services/banking-legal-resources/laws-and-regs/dob-regulations/209-cmr-4000.html#four) (2013) | No | No |
| Initial Disclosure | MA Addendum to Uniform Residential Loan Application | 3573 | Either: (1) a mortgage loan; or (2) a residential mortgage loan | Either: (1) obligor-occupied, 1-to-4 family residential property; or (2) residential property, consisting a 1-to-4 unit dwelling house, occupied by the obligor | At application | MASS. GEN. LAWS ANN. ch. 184, § [17B](http://www.malegislature.gov/Laws/GeneralLaws/PartII/TitleI/Chapter184/Section17B1~2) (West 2013); 209 MASS. CODE REGS. [42.15](http://www.mass.gov/ocabr/business/banking-services/banking-legal-resources/laws-and-regs/dob-regulations/209-cmr-4200-the-licensing-of-mortgage.html#fifteen) (2013) | No | No |
| Initial Disclosure | MA High Cost Loan Application Disclosure and HCL Notice on 1003 Uniform Residential Loan Application | 3742 and on 4193 (*latter FNMA*) | A high cost home loan | A consumer’s principal dwelling, including a 1-to-4 unit dwelling, regardless of whether it is attached to real property. | On the application (4193) or within 24 hours after determining that the loan is a high cost home loan (3742). | 209 MASS. CODE REGS. [32.32(3)(f)(1)](http://www.mass.gov/ocabr/business/banking-services/banking-legal-resources/laws-and-regs/dob-regulations/209-cmr-3200.html#thirtytwo) & [40.04(6)(a)](http://www.mass.gov/ocabr/business/banking-services/banking-legal-resources/laws-and-regs/dob-regulations/209-cmr-4000.html#four) (2013) | No | No |
| Initial Disclosure | MA High Cost Loan Insurance Disclosure | 3745 | A high cost home loan | A consumer’s principal dwelling, consisting of 1-to-4 units, regardless of whether it is attached to real property | At least 3 business days before the loan is closed | 209 MASS. CODE REGS. [32.34(2)(b)](http://www.mass.gov/ocabr/business/banking-services/banking-legal-resources/laws-and-regs/dob-regulations/209-cmr-3200.html#thirtyfour) (2013) | Yes | Yes |
| Initial Disclosure | MA High Cost Loan Payment Disclosure | 3746 | A high cost home loan | A consumer’s principal dwelling, including a 1-to-4 unit dwelling, regardless of whether it is attached to real property. | At or before application or within 24 hours after determining that the loan is a high cost home loan. | 209 MASS. CODE REGS. [32.32(3)(f)(2)](http://www.mass.gov/ocabr/business/banking-services/banking-legal-resources/laws-and-regs/dob-regulations/209-cmr-3200.html#thirtytwo) & [40.04(6)(b)](http://www.mass.gov/ocabr/business/banking-services/banking-legal-resources/laws-and-regs/dob-regulations/209-cmr-4000.html#four) (2013) | No | No |
| Initial Disclosure | Anti Coercion Insurance | 3750 | Either: (1) a loan of money; (2) a loan of money or extension of credit; (3) a mortgage loan; or (4) an extension of credit | Either: (1) real property; (2) property; (3) property which is the subject of the mortgage; or (4) not specified | At the time the customer applies for an extension of credit | MASS. GEN. LAWS ANN. ch. 175, § [193E](http://www.malegislature.gov/Laws/GeneralLaws/PartI/TitleXXII/Chapter175/Section193E); ch. 176D, § [4](http://www.malegislature.gov/Laws/GeneralLaws/PartI/TitleXXII/Chapter176D/Section4); & ch. 183, § [66](http://www.malegislature.gov/Laws/GeneralLaws/PartII/TitleI/Chapter183/Section66) (West 2013); 209 MASS. CODE REGS. [49.06(5)](http://www.mass.gov/ocabr/business/banking-services/banking-legal-resources/laws-and-regs/dob-regulations/209-cmr-4900.html#six) (2013) | No | No |
| Initial Disclosure | MA Mortgage Review Board Notice | 3852 | A residential mortgage loan | Residential property of 1-to-4 units and occupied by the mortgagor (in whole or in part) | At the time of denial | MASS. GEN. LAWS ANN. ch. 167, § [14A](http://www.malegislature.gov/Laws/GeneralLaws/PartI/TitleXXII/Chapter167/Section14A) (West 2013) | No | No |
| Initial Disclosure | NMLS Unique Identifier Disclosed on 1003 Uniform Residential Loan Application | On 4193 | A residential mortgage loan | A dwelling (as defined in Section 103[v] of TILA) or residential real estate upon which is (or is intended to be) constructed a dwelling | On the application | MASS. GEN. LAWS ANN. ch. 255F, § [18](http://www.malegislature.gov/Laws/GeneralLaws/PartIII/TitleIV/Chapter255F/Section18) (West 2013); 209 MASS. CODE REGS. [41.12(2)](http://www.mass.gov/ocabr/business/banking-services/banking-legal-resources/laws-and-regs/dob-regulations/209-cmr-4100-the-licensing-of-mortgage-loan.html) (2013) | No | No |
| Initial Disclosure | MA Loan Origination and Compensation Agreement | 5112 | A mortgage loan | Residential property having thereon a dwelling house with accommodations for 1-to-4 households and occupied (or to be occupied) by the obligor (in whole or in part) | At the time of application | 209 MASS. CODE REGS. [42.12A(5)](http://www.mass.gov/ocabr/business/banking-services/banking-legal-resources/laws-and-regs/dob-regulations/209-cmr-4200-the-licensing-of-mortgage.html#twelve) & [42.16](http://www.mass.gov/ocabr/business/banking-services/banking-legal-resources/laws-and-regs/dob-regulations/209-cmr-4200-the-licensing-of-mortgage.html#sixteen) (2013) | Yes | Yes |
| Initial Disclosure | MA Borrower’s Interest Worksheet | 5771 | A home loan which refinances another home loan within 60 months prior to application | Real estate improved with a 1-to-4 family dwelling, occupied by the borrower | No later than closing | MASS. GEN. LAWS ANN. ch. 183, § [28C](http://www.malegislature.gov/Laws/GeneralLaws/PartII/TitleI/Chapter183/Section28C) (West 2013); 209 MASS. CODE REGS. [53.03](http://www.mass.gov/ocabr/business/banking-services/banking-legal-resources/laws-and-regs/dob-regulations/209-cmr-5300.html#three), [53.04](http://www.mass.gov/ocabr/business/banking-services/banking-legal-resources/laws-and-regs/dob-regulations/209-cmr-5300.html#four), & [53.07](http://www.mass.gov/ocabr/business/banking-services/banking-legal-resources/laws-and-regs/dob-regulations/209-cmr-5300.html#seven) (2013) | No | No |
| Initial Disclosure | MA No Doc/Limited Doc Disclosure | 13093 | A “no documentation” mortgage loan, but excluding certain reverse mortgages and open-end home equity lines of credit | Residential property, consisting of a dwelling house with accommodations for 1-to-4 separate households that is (or is intended to be) occupied by the obligor (either in whole or in part) | In advance of the closing | 940 MASS. CODE REGS. [8.06(16)](http://www.lawlib.state.ma.us/source/mass/cmr/cmrtext/940CMR8.pdf) (2013) | Yes | No |
| Initial Disclosure | MA Counseling Disclosure | 13391 | An adjustable-rate subprime loan | Owner-occupied, 1-to-4 family residential property | At or before closing | MASS. GEN. LAWS ANN. ch. 184, § [17B½](http://www.malegislature.gov/Laws/GeneralLaws/PartII/TitleI/Chapter184/Section17B1~2) (West 2013); Division of Banks Regulatory Bulletion [1.3-104](http://www.mass.gov/ocabr/business/banking-services/banking-legal-resources/laws-and-regs/dob-regulatory-bulletins/banks-credit-unions-licensees/regulatory-bulletin-13-104-counseling-and.html) (2012) | Yes | No |
| Initial Disclosure | MA Mortgage Loan Rate Lock Commitment | 13544 or 14521 (*upon request*) | A mortgage loan | Residential property having thereon a dwelling house with accommodations for 1-to-4 households and occupied (or to be occupied) by the obligor (in whole or in part) | Prior to taking a rate lock commitment fee, or otherwise offering or entering into a lock commitment | 209 MASS. CODE REGS. [42.11A(4)](http://www.mass.gov/ocabr/business/banking-services/banking-legal-resources/laws-and-regs/dob-regulations/209-cmr-4200-the-licensing-of-mortgage.html#eleven) (2013) | No | No |
| Initial Disclosure | MA High Cost Home Loan Disclosure | 14937 | A high cost home loan | A consumer’s principal dwelling, consisting of 1-to-4 units, regardless of whether it is attached to real property | Not specified | 209 MASS. CODE REGS. [32.32(3)(a) through (e)](http://www.mass.gov/ocabr/business/banking-services/banking-legal-resources/laws-and-regs/dob-regulations/209-cmr-3200.html#thirtytwo) (2013) | No | No |
| Initial Disclosure | MA Addendum to Statement of Credit Denial, Termination, or Change | On 15858 (*Federal*) | Either: (1) credit; or (2) a residential mortgage loan | Residential real property of 1- to-4 separate households occupied (or to be occupied) by the applicant (in whole or in part) | Within 10 business days of deciding to take adverse action | MASS. GEN. LAWS ANN. ch. 93, § [62](http://www.malegislature.gov/Laws/GeneralLaws/PartI/TitleXV/Chapter93/Section62); ch. 183, § [64](http://www.malegislature.gov/Laws/GeneralLaws/PartII/TitleI/Chapter183/Section64) (West 2013) | No | No |
| Initial Disclosure or Closing | State Truth-in-Lending Act Disclosures Complied with by Federal Truth-in-Lending Act Disclosures | 18, 1591, 8204, 15444, and other TILA Disclosures | Various, but primarily a consumer credit transaction | Various, but primarily a dwelling, which is a residential structure or mobile home containing 1-to-4 family housing units, or individual units of condos or co-ops | Various | MASS. GEN. LAWS ANN. ch. 140D, §§ [1 through 35](http://www.malegislature.gov/Laws/GeneralLaws/PartI/TitleXX/Chapter140D) (West 2013); 209 MASS. CODE REGS. [32.01 through 32.58](http://www.mass.gov/ocabr/business/banking-services/banking-legal-resources/laws-and-regs/dob-regulations/209-cmr-3200.html) (2013) | No | No |
| Initial Disclosure or Closing | MA Insurance Disclosure | 16146 (*upon request*) | An extension of credit | Not specified | Not specified, but practically before an applicant becomes an insurance customer | MASS. GEN. LAWS ANN. ch. 167F, § [2A(b)(6)](file:///C:\Users\crobeck\Desktop\2A(b)(6)) (West 2013); 209 MASS. CODE REGS. [49.06(7)](http://www.mass.gov/ocabr/business/banking-services/banking-legal-resources/laws-and-regs/dob-regulations/209-cmr-4900.html#six) (2013) | Yes | No |
| Closing | Mortgage originator information on the MA Mortgage and the MA Assignment of Mortgage | On 328, 381, 486 & 1531 | A mortgage loan | Either: (1) real property having thereon a dwelling with accommodations for 1-to-4 households and occupied (or to be occupied) by the obligor (in whole or in part); or (2) a 1-to-4 family dwelling, including condos, co-ops, and manufactured homes, that is the principal residence of the owner | On the mortgage | MASS. GEN. LAWS ANN. ch. 183, §§ [6D](http://www.malegislature.gov/Laws/GeneralLaws/PartII/TitleI/Chapter183/Section6D) & [21](http://www.malegislature.gov/Laws/GeneralLaws/PartII/TitleI/Chapter183/Section21) and ch. 188, § [7](http://www.malegislature.gov/Laws/GeneralLaws/PartII/TitleI/Chapter188/Section7) (West 2013) | No | No |
| Closing | MA Lead Paint Indemnification Agreement | 1283; 15777 (upon request) | Not specified, but practically a purchase | Premises, meaning dwellings built before 1978 | Prior to seller signing a purchase and sale agreement. | MASS. GEN. LAWS ANN. ch. 111, § [197A](http://www.malegislature.gov/Laws/GeneralLaws/PartI/TitleXVI/Chapter111/Section197A) (West 2013); 105 MASS. CODE REGS. [460.720](http://www.lawlib.state.ma.us/source/mass/cmr/cmrtext/105CMR460.pdf) (2013) | [Yes](http://www.mass.gov/eohhs/docs/dph/environmental/lead/property-transfer-note.pdf) | No |
| Closing | HUD-1 01-01-10 | 14222 (*Federal*) | A mortgage transaction | Residential property consisting of 1-to-4 units and occupied by the mortgagor (in whole or in part) | Before charging a loan fee, finder’s fee, or points | MASS. GEN. LAWS ANN. ch. 183, § [63](http://www.malegislature.gov/Laws/GeneralLaws/PartII/TitleI/Chapter183/Section63) (West 2013) | No | No |
| Closing | MA Certification of Carbon Monoxide Detector | 15578 (*upon request*) | Not specified, but practically a purchase loan | A dwelling, building, or structure used in whole or in part for residential purposes | Upon sale or transfer of the property | MASS. GEN. LAWS ANN. ch. 148, § [26F½](http://www.malegislature.gov/Laws/GeneralLaws/PartI/TitleXX/Chapter148/Section26F1~2) (West 2013); 527 MASS. CODE REGS. [31.06](http://www.mass.gov/eopss/docs/dfs/osfm/cmr/cmr-secured/527031.pdf) (2013) | No | No |
| Closing | MA Condominium Notice | 16175 | A mortgage | A condominium unit | After recording | MASS. GEN. LAWS ANN. ch. 183A, § [4(5)](http://www.malegislature.gov/Laws/GeneralLaws/PartII/TitleI/Chapter183A/Section4) (West 2013) | No | No |

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| Michigan  (Package Type) | Proper Name of Disclosure | Generic Cx Number | Loan Type | Property | Timing Requirement | Legal Reference | Borrower’s Signature Required? | Lender’s Signature Required? |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Initial Disclosure | Anti-Coercion Insurance | 3750 | Either: (1) a mortgage loan; (2) a secondary mortgage loan; or (3) a loan | Either: (1) Real property designed for occupancy by 1-to-4 families, including single unit condos or coops, and residential dwellings; or (2) real property that is used as a dwelling | When the applicant inquires about required insurance or when the lender advises that such insurance is available through the lender. | MICH. COMP. LAWS ANN. §§ [445.1602A](http://www.legislature.mi.gov/(S(xewetx55m4rvzfqllamaqzjw))/mileg.aspx?page=getObject&objectName=mcl-445-1602a), [493.72(4)](http://www.legislature.mi.gov/(S(xewetx55m4rvzfqllamaqzjw))/mileg.aspx?page=getObject&objectName=mcl-493-72) & [500.1243(9), (16) & (17)](http://www.legislature.mi.gov/(S(xewetx55m4rvzfqllamaqzjw))/mileg.aspx?page=getObject&objectName=mcl-500-1243) (West 2012) | Yes | No |
| Initial Disclosure | NMLS Unique Identifier Disclosed on 1003 Uniform Residential Loan Application | On 4193 (*FNMA*) | A residential mortgage loan | A dwelling (as defined in Section 103[v] of TILA) or residential real estate on which a person has (or intends to) construct a dwelling | On the application | MICH. COMP. LAWS ANN. § [493.171](http://www.legislature.mi.gov/(S(xewetx55m4rvzfqllamaqzjw))/mileg.aspx?page=getObject&objectName=mcl-493-171) (West 2012) | No | No |
| Initial Disclosure | MI Borrowers Bill of Rights and Consumer Caution Notice | 4970 | A mortgage loan, but excluding purchase and reverse mortgages and open-end credit plans | Real property used as the borrower’s principal dwelling and is designed for occupancy by 1-to-4 families | At the time a person applies for a mortgage loan | MICH. COMP. LAWS ANN. §§ [445.1636](http://www.legislature.mi.gov/(S(xewetx55m4rvzfqllamaqzjw))/mileg.aspx?page=getObject&objectName=mcl-445-1636) & [445.1637](http://www.legislature.mi.gov/(S(xewetx55m4rvzfqllamaqzjw))/mileg.aspx?page=getObject&objectName=mcl-445-1637) (West 2012) | No | No |
| Initial Disclosure | MI HUD-Approved Counseling Agencies | 7276 | A mortgage loan, but excluding purchase and reverse mortgages and open-end credit plans | Real property used as the borrower’s principal dwelling and is designed for occupancy by 1-to-4 families | At the time a person applies for a mortgage loan | MICH. COMP. LAWS ANN. § [445.1637](http://www.legislature.mi.gov/(S(xewetx55m4rvzfqllamaqzjw))/mileg.aspx?page=getObject&objectName=mcl-445-1637) (West 2012) | No | No |
| Adverse Action | Statement of Credit Denial, Termination, or Change | 15858 (*Federal*) | A mortgage loan or a home improvement loan, but excluding construction financing | Real property designed for occupancy by 1-to-4 families, including single unit condos or coops, and residential dwellings | After a loan is denied or the terms are varied, but not accepted by the applicant. | MICH. COMP. LAWS ANN. § [445.1602(6)](http://www.legislature.mi.gov/(S(xewetx55m4rvzfqllamaqzjw))/mileg.aspx?page=getObject&objectName=mcl-445-1602) (West 2012) | No | No |
| Closing | Marital States Disclosed on MI Mortgage | On 331, 384, and 489 | A mortgage | Real estate | At recording | MICH. COMP. LAWS ANN. § [565.221](http://www.legislature.mi.gov/(S(xewetx55m4rvzfqllamaqzjw))/mileg.aspx?page=getObject&objectName=mcl-565-221) (West 2012) | No | No |
| Closing | MI Principal Residence Exemption (PRE) Affidavit | 995 | Not specified | A principal residence | Not specified | MICH. COMP. LAWS ANN. § [211.7cc](http://www.legislature.mi.gov/(S(xewetx55m4rvzfqllamaqzjw))/mileg.aspx?page=getObject&objectName=mcl-211-7cc) (West 2012) | Yes | No |
| Closing | MI Request to Rescind/Withdraw Homestead Exemption | 996 | Not specified, but practically a purchase or a renewal in which the beneficiaries of the loan change | Property | Within 45 days of the transfer of ownership | MICH. COMP. LAWS ANN. § [211.27a(10)](http://www.legislature.mi.gov/(S(xewetx55m4rvzfqllamaqzjw))/mileg.aspx?page=getObject&objectName=mcl-211-27a) (West 2012) | No | No |
| Closing | MI Request to Rescind Principal Residence Exemption (PRE) | 997 | Not specified, but practically a purchase transaction | The seller’s principal residence | Not more than 90 days after exempted property is no longer used as a principal residence by the seller | MICH. COMP. LAWS ANN. § [211.7cc(5)](http://www.legislature.mi.gov/(S(qckkib55jgxjg12nuy3koh45))/mileg.aspx?page=getObject&objectName=mcl-211-7cc) (West 2012) | Yes, when being filed | No |
| Closing | MI Addendum to Mortgage-Homestead and Dower Waiver | 7786 (*upon request*) | A mortgage to secure the payment of purchase money | Either: (1) land; or (2) a homestead | Not specified, but practically at or by closing | MICH. COMP. LAWS ANN. § [558.4](http://www.legislature.mi.gov/(S(qckkib55jgxjg12nuy3koh45))/mileg.aspx?page=getObject&objectName=mcl-558-4) & [600.6023](http://www.legislature.mi.gov/(S(qckkib55jgxjg12nuy3koh45))/mileg.aspx?page=getObject&objectName=mcl-600-6023) (West 2012) | No | No |
| Closing | HUD 01-01-10 | 14222 (*Federal*) | A loan | Not specified | Upon closing of the loan | MICH. COMP. LAWS ANN. § [438.31b](http://www.legislature.mi.gov/(S(qckkib55jgxjg12nuy3koh45))/mileg.aspx?page=getObject&objectName=mcl-438-31b) (West 2012) | No | No |

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| Minnesota  (Package Type) | Proper Name of Disclosure | Generic Cx Number | Loan Type | Property | Timing Requirement | Legal Reference | Borrower’s Signature Required? | Lender’s Signature Required? |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Initial Disclosure | MN Prepayment Disclosure at Application | 1892 | A residential mortgage loan that contains a prepayment penalty | Residential real property, improved (or intended to be improved) by a structure of 1-to-4 family units | Within 5 days after borrower requests the loan | MINN. STAT. ANN. § [58.137(2)(b)](https://www.revisor.mn.gov/statutes/?id=58.137) (West 2013) | No | No |
| Initial Disclosure | MN Originator Non-agency Disclosure | 1901 | A residential mortgage loan | Residential real property, improved (or intended to be improved) by a structure of 1-to-4 family units | Within 3 business days of accepting an application. | MINN. STAT. ANN. § [58.15](https://www.revisor.mn.gov/statutes/?id=58.15) (West 2013) | Yes | No |
| Initial Disclosure | MN Residential Mortgage Originator Contract | 1907 | A lien on residential real estate | Residential real property, improved (or intended to be improved) by a structure of 1-to-4 family units | When soliciting or receiving an advance fee for assisting in finding a loan, or offers to act as an agent of the borrower. | MINN. STAT. ANN. § [58.16](https://www.revisor.mn.gov/statutes/?id=58.16) (West 2013) | Yes | Yes |
| Initial Disclosure | MN Private Mortgage Insurance Disclosure | 2530 | A residential mortgage loan | Residential real property, include co-operatives | Annually. Must be given with respect to each future residential mortgage loan | MINN. STAT. ANN. § [47.207(3)(a)](https://www.revisor.mn.gov/statutes/?id=47.207) (West 2013) | No | No |
| Initial Disclosure | Anti-Coercion Insurance Disclosure | 3750 | A loan of money secured by real property | Property, including real property | Not specified | MINN. STAT. ANN. §§ [65A.09](https://www.revisor.mn.gov/statutes/?id=65A.09), [65A.10](https://www.revisor.mn.gov/statutes/?id=65A.10), & [72A.31](https://www.revisor.mn.gov/statutes/?id=72A.31) (West 2013) | No | No |
| Initial Disclosure | NMLS Unique Identifier Disclosed on 1003 Uniform Residential Loan Application | On 4193 (*FNMA*) | A residential mortgage loan | A dwelling (as defined in 15 USCA § 1602[v]) or residential real estate upon which a dwelling is (or is intended to be) constructed | On the application | MINN. STAT. ANN. § [58A.20](https://www.revisor.mn.gov/statutes/?id=58A.20) (West 2013) | No | No |
| Initial Disclosure | MN Homestead Disclosure | 4303 | An open-end loan | A homestead | At the time of the execution of the contract surrendering the homestead exemption. | MINN. STAT. ANN. § [56.125(4)](https://www.revisor.mn.gov/statutes/?id=56.125) (West 2013) | Yes | No |
| Initial Disclosure | Tangible Net Benefit Worksheet | 12531  (*upon request*) | A residential mortgage loan which refinances a residential mortgage loan | Residential real property, improved (or intended to be improved) by a structure of 1-to-4 family units | Not specified | MINN. STAT. ANN. § [58.13(1)(a)(25)](https://www.revisor.mn.gov/statutes/?id=58.13) (West 2013) | No | No |
| Closing | Truth-in-Lending Disclosure | 18 (*Federal*) | A loan | Not specified | At the time any loan is made | MINN. STAT. ANN. § [56.14(1)](https://www.revisor.mn.gov/statutes/?id=56.14) (West 2013) | No | No |
| Closing | Purchase Money Caption on MN Mortgage and MN Mortgage FHA | 332 or 385 | A purchase-money mortgage | Either: (1) a homestead; or (2) real property | On the mortgage | MINN. STAT. ANN. §§ [507.02](https://www.revisor.mn.gov/statutes/?id=507.02) & [507.03](https://www.revisor.mn.gov/statutes/?id=507.03) (West 2013) | No | No |
| Closing | Copy of Note, Mortgage, and Notice of Sale Clause in all MN Mortgages | 332 & 490 | A conventional loan, with an original principal amount of less than $100,000 and excluding FHA, VA, and RD loans | Real property containing 1 or more residential units | On the mortgage | MINN. STAT. ANN. § [47.20(8)](https://www.revisor.mn.gov/statutes/?id=47.20) (West 2013) | No | No |
| Closing | MN Notice of Right to Discontinue Escrow | 1004 | A mortgage loan, which includes a conventional loan, but excludes conventional loans with an LTV exceeding 80% and FHA, VA, and RD loans | A 1-to-4 family, owner occupied residence | At or prior to closing | MINN. STAT. ANN. § [47.20(9)(b)](https://www.revisor.mn.gov/statutes/?id=47.20) (West 2013) | No | No |
| Closing | MN Abstract of Title Notice | 1600 | Not specified, but practically a mortgage | Real estate | When transferring or offering to transfer an abstract of title. | MINN. STAT. ANN. § [386.375(3)](https://www.revisor.mn.gov/statutes/?id=386.375) (West 2013) | No | No |
| Closing | MN Prepayment Disclosure at Closing | 1893 | A residential mortgage loan that contains a prepayment penalty | Residential real property, improved (or intended to be improved) by a structure of 1-to-4 family units | Within 3 days before the borrower signs the note | MINN. STAT. ANN. § [58.137(2)(b)](https://www.revisor.mn.gov/statutes/?id=58.137) (West 2013) | Yes, when required by the lender | No |
| Closing | MN Disclosure of Lenders | 5083 (*upon request*) | A residential mortgage loan | Residential real property, improved (or intended to be improved) by a structure of 1-to-4 family units | At the expiration of the originator contract | MINN. STAT. ANN. § [58.16(7)](https://www.revisor.mn.gov/statutes/?id=58.16) (West 2013) | No | No |
| Closing | MN Well Disclosure Statement | 14301 (*upon request*) | Not specified, but practically a purchase loan | Real property, excluding individual condominium units | At the time of closing | MINN. STAT. ANN. § [103I.235](https://www.revisor.mn.gov/statutes/?id=103I.235) (West 2013) | Yes | No |
| Closing | Addendum to the Mortgage – Request for Notice | 7787 | A mortgage | Real property | Not specified | MINN. STAT. ANN. § [580.032](https://www.revisor.mn.gov/statutes/?id=580.032) (West 2013) | No | No |

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| Mississippi  (Package Type) | Proper Name of Disclosure | Generic Cx Number | Loan Type | Property | Timing Requirement | Legal Reference | Borrower’s Signature Required? | Lender’s Signature Required? |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Initial Disclosure | Anti-Coercion Insurance Disclosure | 2778 | A loan of money | Real property | Not specified | MISS. CODE ANN. § [83-5-35(h)](http://www.lexisnexis.com/hottopics/mscode/) (West 2012) | No | No |
| Initial Disclosure | Mississippi Mortgage Origination Agreement/Fee Disclosure Agreement | 3315 | A residential mortgage loan | A dwelling (as defined in Section 103[v] of the TILA) or residential real estate upon which will be a dwelling | Not specified, but practically before performing any origination services | MISS. CODE ANN. § [81-18-33(a)](http://www.lexisnexis.com/hottopics/mscode/) (West 2012) | Yes | Yes |
| Initial Disclosure | NMLS Unique Identifier Disclosed on 1003 Uniform Residential Loan Application | On 4193 (*FNMA*) | A residential mortgage loan | A dwelling (as defined in Section 103[v] of the TILA) or residential real estate upon which will be a dwelling | On the application | MISS. CODE ANN. §§ [81-18-31(f)](http://www.lexisnexis.com/hottopics/mscode/) & [81-18-33(b) & (h)](http://www.lexisnexis.com/hottopics/mscode/) (West 2012) | No | No |
| Initial Disclosure | Good Faith Estimate 01-01-10 | 14221 (*Federal*) | A residential mortgage loan | A dwelling (as defined in Section 103[v] of the TILA) or residential real estate upon which will be a dwelling | Not specified, but practically no later than 3 business days after receipt of an application | MISS. CODE ANN. § [81-18-33(d)](http://www.lexisnexis.com/hottopics/mscode/) (West 2012) | No | No |
| Initial Disclosure | MS Lock-in Agreement | 16587 | A residential mortgage loan | A dwelling (as defined in Section 103[v] of the TILA) or residential real estate upon which will be a dwelling | Before collecting a lock-in fee | MISS. CODE ANN. §§ [81-18-28(2)](http://www.lexisnexis.com/hottopics/mscode/) & [81-18-33(f)](http://www.lexisnexis.com/hottopics/mscode/) (West 2012); 5-2 MISS. CODE R. § [1.11](http://www.sos.ms.gov/ACCode/00000215c.pdf) (2013) | Yes | Yes |
| Initial Disclosure and Closing | TILA Disclosures | 18, 1531, and other TILA Disclosures (*Federal*) | A residential mortgage loan | A dwelling (as defined in Section 103[v] of the TILA) or residential real estate upon which is (or is intended to be) constructed a dwelling | Various times | MISS. CODE ANN. § [81-18-33(g)](http://www.lexisnexis.com/hottopics/mscode/) (West 2012) | Yes(?) | No |
| Closing | HUD-1 01-01-10 | 14222 (*Federal*) | A residential mortgage loan | A dwelling (as defined in Section 103[v] of the TILA) or residential real estate upon which is (or is intended to be) constructed a dwelling | Not specified, but practically at closing | MISS. CODE ANN. § [81-18-33(c)](http://www.lexisnexis.com/hottopics/mscode/) (West 2012) | Yes | No |

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| Missouri  (Package Type) | Proper Name of Disclosure | Generic Cx Number | Loan Type | Property | Timing Requirement | Legal Reference | Borrower’s Signature Required? | Lender’s Signature Required? |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Initial Disclosure | Anti-Coercion Insurance Disclosure | 2778 | A credit extension, including a residential mortgage | Real property, including residential property | Not specified, but practically before closing | MO. ANN. STAT. § [375.937(3)](http://www.moga.mo.gov/statutes/C300-399/3750000937.HTM) (West 2012) | No | No |
| Initial Disclosure | Advanced Fee/Application Disclosure | 2783 | A loan, presumably a residential real estate loan, which generally excludes refinances | Residential real estate, consisting of 1-to-4 family units | Upon receipt of a written application | MO. ANN. STAT. § [408.580(2)](http://www.moga.mo.gov/statutes/C400-499/4080000580.HTM) (West 2012) | No | No |
| Initial Disclosure | MO Loan Brokerage Disclosure Statement and Agreement | 3328 | A residential mortgage loan | A dwelling or residential real estate upon is (or is intended to be) constructed a dwelling, as defined by TILA | Not specified | MO. ANN. STAT. § [443.867](http://www.moga.mo.gov/statutes/C400-499/4430000867.HTM) (West 2012) | No | No |
| Initial Disclosure | NMLS Unique Identifier Disclosed on 1003 Uniform Residential Loan Application | On 4193 | A residential mortgage loan | A dwelling or residential real estate upon is (or is intended to be) constructed a dwelling, as defined by TILA | On the application | MO. ANN. STAT. § [443.745](http://www.moga.mo.gov/statutes/C400-499/4430000745.HTM) (West 2012) | No | No |
| Initial Disclosure | MO Lock-in Agreement | 16677 | A residential mortgage loan | A dwelling or residential real estate upon is (or is intended to be) constructed a dwelling, as defined by TILA | Not specified, but practically before a rate-lock fee is collected | MO. CODE REGS. ANN. tit. 20, § [1140-30.280](http://www.sos.mo.gov/adrules/csr/current/20csr/20c1140-30.pdf) (2013) | No | No |
| Adverse Action | Statement of Credit Denial, Termination, or Change | 15858 (*Federal*) | A loan, presumably a residential real estate loan, which generally excludes refinances | Residential real estate, consisting of 1-to-4 family units | After rejection of a loan application | MO. ANN. STAT. § [408.580(3)](http://www.moga.mo.gov/statutes/C400-499/4080000580.HTM) (West 2012) | No | No |
| Closing | 3200 Note Fixed, MO Deed of Trust, MO Deed of Trust Second, and MO Addendum to the Note-Oral Agreement | 5, 333, 491, 1056, and 7789 (*upon request*) | A credit agreement, which is a lending or forbearance of the repayment of money, extension of credit, or other financial accommodation | Not specified | Not specified, but practically at closing | MO. ANN. STAT. § [432.045](http://www.moga.mo.gov/statutes/C400-499/4320000045.HTM) (West 2012) | No | No |
| Closing | MO Deed of Trust or MO Deed of Trust Second | 333 or 491 | A credit transaction in which collateral insurance is obtained | Not specified | Not specified, but practically at closing | MO. ANN. STAT. § [427.120(2)](http://www.moga.mo.gov/statutes/C400-499/4270000120.HTM) (West 2012) | Yes | Yes |
| Closing | Assignment, Sale, or Transfer of Servicing | 21 (*Federal*) | A residential mortgage (aka a residential mortgage loan) | A dwelling or residential real estate upon is (or is intended to be) constructed a dwelling, as defined by TILA | When the servicing of a residential mortgage is transferred or sold | MO. ANN. STAT. § [443.861](http://www.moga.mo.gov/statutes/C400-499/4430000861.HTM) (West 2012) | No | No |
| Closing | MO Collateral Protection Insurance Disclosure | 1005 | A credit transaction in which collateral insurance is obtained | Not specified | At the time the credit agreement is entered | MO. ANN. STAT. § [427.120(3)](http://www.moga.mo.gov/statutes/C400-499/4270000120.HTM) (West 2012) | No | No |
| Closing | Married Wife Notice in Acknowledgment | 7790 (*upon request*) | An instrument | Not specified | Not specified, but practically at closing | MO. ANN. STAT. § [442.210(4)](http://www.moga.mo.gov/statutes/C400-499/4420000210.HTM) (West 2012) | No | No |

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| Montana  (Package Type) | Proper Name of Disclosure | Generic Cx Number | Loan Type | Property | Timing Requirement | Legal Reference | Borrower’s Signature Required? | Lender’s Signature Required? |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Initial Disclosure | Anti-Coercion Insurance Disclosure | 2778 | A first-mortgage credit extension | Real property | Not specified, but practically before closing | MONT. CODE ANN. § [33-18-501(3)](http://data.opi.mt.gov/Bills/mca/33/18/33-18-501.htm) (West 2013) | No | No |
| Initial Disclosure | MT Mortgage Loan Origination Disclosure | 2776 | A mortgage loan (aka a residential mortgage loan) | A dwelling or residential real estate upon which is either constructed a dwelling or is intended to be constructed a dwelling within 2 years (subject to 24 CFR § 3500.5[b][4]) | Within 3 business days of taking an application | MONT. CODE ANN. § [32-9-124(2)](http://data.opi.mt.gov/Bills/mca/32/9/32-9-124.htm) (West 2013); MONT. ADMIN. R. [2.59.1737](http://www.mtrules.org/gateway/ruleno.asp?RN=2%2E59%2E1737) (2012) | Yes | No |
| Initial Disclosure | MT Mortgage Loan Rate Lock Commitment | 14844 | A mortgage loan (aka a residential mortgage loan) | A dwelling or residential real estate upon which is either constructed a dwelling or is intended to be constructed a dwelling within 2 years (subject to 24 CFR § 3500.5[b][4]) | Not specified, but practically before an interest rate lock-in fee is charged | MONT. CODE ANN. § [32-9-148(3)(c)](http://data.opi.mt.gov/Bills/mca/32/9/32-9-148.htm) (West 2013) | Yes | Yes |
| Initial Disclosure | MT Loan Commitment | 15517 | A mortgage loan (aka a residential mortgage loan) | A dwelling or residential real estate upon which is either constructed a dwelling or is intended to be constructed a dwelling within 2 years (subject to 24 CFR § 3500.5[b][4]) | After approval of the loan application, but before a commitment fee is charged | MONT. CODE ANN. § [32-9-148(3)(d) & (5)](http://data.opi.mt.gov/Bills/mca/32/9/32-9-148.htm) (West 2013) | Yes | Yes |
| Closing | MT Ack Real Prop is not exempt | 1412 | Not specified | A homestead, consisting of a dwelling house or mobile home | At closing | MONT. CODE ANN. §§ [70-32-105](http://data.opi.mt.gov/Bills/mca/70/32/70-32-105.htm), [70-32-106](http://data.opi.mt.gov/Bills/mca/70/32/70-32-106.htm) & [70-32-107](http://data.opi.mt.gov/Bills/mca/70/32/70-32-107.htm) (West 2013) | Yes | No |

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| Nebraska  (Package Type) | Proper Name of Disclosure | Generic Cx Number | Loan Type | Property | Timing Requirement | Legal Reference | Borrower’s Signature Required? | Lender’s Signature Required? |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Initial Disclosure | Anti-Coercion Insurance Disclosure | 2778 | A loan of money, extension of credit, or renewal of an extension of credit | Not specified | Not specified | NEB. REV. STAT. ANN. § [44-1526(1)](http://nebraskalegislature.gov/laws/statutes.php?statute=44-1526) (West 2012) | No | No |
| Initial Disclosure | NE Loan Broker Disclosure Statement | 3444 | A loan of money | Not specified | At least 48 hours before a borrower signs a brokerage agreement. | NEB. REV. STAT. ANN. § [45-191.01](http://nebraskalegislature.gov/laws/statutes.php?statute=45-191.01) (West 2012) | No | No |
| Initial Disclosure, Processing, Underwriting, Closing | NMLS Unique Identifier Disclosed on 1003 Uniform Residential Loan Application | On 4193 | A residential mortgage loan | A 1-to-4 unit dwelling or residential real estate upon which is (or will be constructed) a dwelling | On the application | NEB. REV. STAT. ANN. § [45-736](http://nebraskalegislature.gov/laws/statutes.php?statute=45-736) (West 2012) | No | No |
| Initial Disclosure | NE Construction Loan Notice | 4669 | A financing of the construction of improvements on real property | Real property | Before the disbursement of any proceeds under the loan. | NEB. REV. STAT. ANN. § [76-239.01](http://nebraskalegislature.gov/laws/statutes.php?statute=76-239.01) (West 2012) | No | No |
| Initial Disclosure | Dual Capacity Disclosure | 12999 (*upon request*) | A residential mortgage loan, that is connected to the sale of real estate | A 1-to-4 unit dwelling or residential real estate upon which is (or will be constructed) a dwelling | Before receiving compensation as a mortgage banker or mortgage loan originator | NEB. REV. STAT. ANN. § [45-740(1)(g)](http://nebraskalegislature.gov/laws/statutes.php?statute=45-740) (West 2012) | No | No |
| Closing | Assignment, Sale, or Transfer of Servicing | 21 (*Federal*) | A residential mortgage loan | A 1-to-4 unit dwelling or residential real estate upon which is (or will be constructed) a dwelling | Not less than 15 days prior to the effective date of the transfer of servicing rights | NEB. REV. STAT. ANN. § [45-739](http://nebraskalegislature.gov/laws/statutes.php?statute=45-739) (West 2012) | No | No |
| Closing | Notice to Cosigner on Fixed Rate Note Nebraska Second | On 1061 | A loan, the interest rate of which exceeds 16% | Not specified | On a writing evidencing a loan | NEB. REV. STAT. ANN. § [45-1055(1)](http://nebraskalegislature.gov/laws/statutes.php?statute=45-1055) (West 2012) | No | No |
| Closing | NE Notice to Cosigner | 13029 | A loan, the interest rate of which exceeds 16% | Not specified | Before or contemporaneously with signing any agreement of loan. | NEB. REV. STAT. ANN. § [45-1053](http://nebraskalegislature.gov/laws/statutes.php?statute=45-1053) (West 2012) | Yes, via [form](http://www.ndbf.ne.gov/forms/guarantor.pdf) promulgated by Department | Yes, via [form](http://www.ndbf.ne.gov/forms/guarantor.pdf) promulgated by Department |
| Closing | Request for Notice - NE | 15163 | Not specified, but one in connection with which a trust deed, which conveys real property to a trustee, is made | Real property | Any time subsequent to recording, but prior to filing for record of a notice of default. | NEB. REV. STAT. ANN. § [76-1008](http://nebraskalegislature.gov/laws/statutes.php?statute=76-1008) (West 2012) | No | Yes |

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| Nevada  (Package Type) | Proper Name of Disclosure | Generic Cx Number | Loan Type | Property | Timing Requirement | Legal Reference | Borrower’s Signature Required? | Lender’s Signature Required? |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Initial Disclosure | NV Notice and Waiver | 2772 | A loan which is made simultaneously with the purchase of all or part of the real property | Real property | Before the disbursement of loan proceeds or the issuance of the borrower’s title policy. | NEV. REV. STAT. ANN. § [692A.210](http://www.leg.state.nv.us/NRS/NRS-692A.html#NRS692ASec210) (West 2011) | Yes | No |
| Initial Disclosure | Advanced Fee/Application Disclosure | 2783 | A loan secured by a lien on real property | Real property | Before accepting any advance fees | NEV. REV. STAT. ANN. §§ [645B.165(3)](http://www.leg.state.nv.us/NRS/NRS-645B.html#NRS645BSec165) & [645E.420(3)](http://www.leg.state.nv.us/NRS/NRS-645E.html#NRS645ESec420) (West 2011) | Yes | No |
| Initial Disclosure | Anti-Coercion Insurance Disclosure | 2788 | Either: (1) a home loan, including a consumer credit transaction subject to HOEPA (15 USCA § 1602[aa]) and regulations adopted pursuant thereto (12 CFR § 226.32); (2) any loan or extension thereof or credit; or (3) a loan secured by real property | Either: (1) home property; or (2) real property | Not specified | NEV. REV. STAT. ANN. §§ [598D.100(1)(a)](http://www.leg.state.nv.us/NRS/NRS-598D.html#NRS598DSec100), [686A.200](http://www.leg.state.nv.us/NRS/NRS-686A.html#NRS686ASec200) & [691A.030](http://www.leg.state.nv.us/NRS/NRS-691A.html#NRS691ASec030) (West 2011) | No | No |
| Initial Disclosure | NV Employee Disclosure | 3839 | A lien on real property | Real property | Before the date that the loan is consummated. | NEV. REV. STAT. ANN. § [645B.186](http://www.leg.state.nv.us/NRS/NRS-645B.html#NRS645BSec186) (West 2011); NEV. ADMIN. CODE § [645B.210](http://www.leg.state.nv.us/NAC/NAC-645B.html#NAC645BSec210) (2013) | Yes | Yes |
| Initial Disclosure | NMLS Unique Identifier Disclosed on 1003 Uniform Residential Loan Application | On 4193 | A lien on real property | Real property | On the application | NEV. REV. STAT. ANN. § [645B.307](http://www.leg.state.nv.us/NRS/NRS-645B.html#NRS645BSec307) (West 2011) | No | No |
| Initial Disclosure | NV Reasonable Means Disclosure | 12913 | A home loan, including a low-document, no-document, or stated-document home loan, and a consumer credit transaction subject to HOEPA (15 USCA § 1602[aa]) and regulations adopted pursuant thereto (12 CFR § 226.32) | Real property | Not specified | NEV. REV. STAT. ANN. § [598D.100(1)(b)](http://www.leg.state.nv.us/NRS/NRS-598D.html#NRS598DSec100) (West 2011); Mortgage Lending Division Letter 2007-2, [Exhibit A](http://mld.nv.gov/Documents/DivisionLettersNotices/2007/2007-09-14-MLD-ExhibitA.pdf) | Yes | Yes |
| Initial Disclosure | NV Acknowledgement of Dual Capacity | 13030 | A loan secured by a lien on real property | Real property | At the time of application | NEV. ADMIN. CODE § [645B.235](http://www.leg.state.nv.us/NAC/NAC-645B.html#NAC645BSec235) & [645E.290](http://www.leg.state.nv.us/NAC/NAC-645E.html#NAC645ESec290); NV Reg. LCB File No. [R087-04](http://www.leg.state.nv.us/register/2004Register/R087-04P.pdf) | Yes | Yes |
| Initial Disclosure | NV Mortgage Broker Compensation Disclosure | 14279 | A loan secured by a lien on real property | Real property | At any time prior to consummation | NEV. REV. STAT. ANN. § [645B.305](http://www.leg.state.nv.us/NRS/NRS-645B.html#NRS645BSec305) (West 2011); AB 513 Guidance Letter, [Exhibit NV12](http://mld.nv.gov/NEW_FORMS/Disclosure_FeesEarnedbyMortgageBroker.pdf) | Yes | Yes |
| Closing | HOEPA Loan Legend on NV Deed of Trust or NV Deed of Trust Second | 342 or 500 | A home loan subject to provisions of § 152 of the Home Ownership and Equity Protection Act of 1994 (15 USCA § 1602[aa]) and regulations made pursuant thereto (12 CFR § 226.32) | Real property | On the security instrument | NEV. REV. STAT. ANN. § [598D.130(2)](http://www.leg.state.nv.us/NRS/NRS-598D.html#NRS598DSec130) (West 2011) | No | No |
| Closing | NV Affirmation Regarding SSN | 11545 | Not specified | Not specified | Not specified | NEV. REV. STAT. ANN. § [239B.030(6)](http://www.leg.state.nv.us/NRS/NRS-239B.html#NRS239BSec030) (West 2011) | No | No |
| Initial Disclosure | Addendum to Loan Application | 13441 | Not specified | Not specified | Not specified | NEV. REV. STAT. ANN. § [122A.200](http://www.leg.state.nv.us/NRS/NRS-122A.html#NRS122ASec200) (West 2011) | No | No |

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| New Hampshire  (Package Type) | Proper Name of Disclosure | Generic Cx Number | Loan Type | Property | Timing Requirement | Legal Reference | Borrower’s Signature Required? | Lender’s Signature Required? |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Initial Disclosure | Anti-Coercion Insurance | 3750 | A purchase of real or personal property or a lending of money on the security of real or personal property | Real or personal property | Not specified | N.H. REV. STAT. ANN. § [417:4(XVI)](http://www.gencourt.state.nh.us/rsa/html/XXXVII/417/417-4.htm) (2013) | No | No |
| Initial Disclosure | NMLS Unique Identifier Disclosed on 1003 Uniform Residential Loan Application | On 4193 | A residential mortgage loan | A dwelling, real property, or residential real estate, of or upon any of which is a 1-to-4 family housing unit | On the application | N.H. REV. STAT. ANN. § [397-A:6(I)](http://www.gencourt.state.nh.us/rsa/html/XXXV/397-A/397-A-6.htm) (2013) | No | No |
| Initial Disclosure | Addendum to Loan Application | 13441 | Not specified | Not specified | Not specified | N.H. REV. STAT. ANN. § [457:1-a](http://www.gencourt.state.nh.us/rsa/html/XLIII/457/457-1-a.htm) (2013) | No | No |
| Initial Disclosure | Advanced Fee/Application Disclosure and Good Faith Estimate 01-01-10 | 2783 & 14221 (*Federal*) | A mortgage loan | A dwelling, real property, or residential real estate, of or upon any of which is a 1-to-4 family housing unit | Within 3 days of receipt of the loan application | N.H. REV. STAT. ANN. § [397-A:16(I)](http://www.gencourt.state.nh.us/rsa/html/XXXV/397-A/397-A-16.htm) (2013) | No | No |
| Initial Disclosure | NH Disclosure of Payment Application | 15935 (*upon request*) | A mortgage loan | A dwelling, real property, or residential real estate, of or upon any of which is a 1-to-4 family housing unit | At the time the loan application is taken | N.H. REV. STAT. ANN. § [397-A:14(III)](http://www.gencourt.state.nh.us/rsa/html/NHTOC/NHTOC-XXXV-397-A.htm) (2013) | No | No |
| Adverse Action | Statement of Credit, Denial, Termination or Change | 15858 (*Federal*) | Credit for personal, family, or household purposes | Not specified | When credit or insurance is denied or the charge for credit or insurance is increased | N.H. REV. STAT. ANN. § [359-B:15](http://www.gencourt.state.nh.us/rsa/html/XXXI/359-B/359-B-15.htm) (2013) | No | No |
| Closing | Finance Change Statement in Truth-in-Lending Disclosure | On 18 | Credit, including a residential mortgage and a consumer credit transaction | Not specified | Concurrently with consummation | N.H. REV. STAT. ANN. §§ [399-B:2](http://www.gencourt.state.nh.us/rsa/html/XXXVI/399-B/399-B-2.htm) & [399-B:2-a](http://www.gencourt.state.nh.us/rsa/html/XXXVI/399-B/399-B-2-a.htm) (2013) | No | No |

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| New Jersey  (Package Type) | Proper Name of Disclosure | Generic Cx Number | Loan Type | Property | Timing Requirement | Legal Reference | Borrower’s Signature Required? | Lender’s Signature Required? |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Initial Disclosure | NJ Authorization of Overnight Delivery Services | 1030 | A mortgage loan, secured by a first mortgage on real property and which has a closed-end | Real property on which there are 1-to-4 dwelling units | Before delivery fees are charged. | N.J. ADMIN. CODE [3:1-16.2(a)(7)(i)](http://www.lexisnexis.com/hottopics/njcode/) (2013) | Yes | No |
| Initial Disclosure | NJ Initial Tax Authorization Notice | 1507 | A mortgage loan | Either: (1) real property on which there is (or will be) erected a 1-to-6 dwelling structure; or (2) land, including real property | When a mortgage escrow account is sold, assigned, or transferred to a purchasing servicing organization | N.J. STAT. ANN. §§ [17:16F-17](http://lis.njleg.state.nj.us/cgi-bin/om_isapi.dll?clientID=297523&Depth=2&depth=2&expandheadings=on&headingswithhits=on&hitsperheading=on&infobase=statutes.nfo&record=%7b6047%7d&softpage=Doc_Frame_PG42), [54:4-64(c)](http://lis.njleg.state.nj.us/cgi-bin/om_isapi.dll?clientID=297524&Depth=2&depth=2&expandheadings=on&headingswithhits=on&hitsperheading=on&infobase=statutes.nfo&record=%7b1722E%7d&softpage=Doc_Frame_PG42), & [54:5-104.48](http://lis.njleg.state.nj.us/cgi-bin/om_isapi.dll?clientID=297524&Depth=2&depth=2&expandheadings=on&headingswithhits=on&hitsperheading=on&infobase=statutes.nfo&record=%7b17423%7d&softpage=Doc_Frame_PG42) (West 2013); N.J. ADMIN. CODE [5:33-4.3](http://www.lexisnexis.com/hottopics/njcode/) (2013) | Yes | Yes |
| Initial Disclosure | Advanced Fee/Application Disclosure | 2783 | A mortgage loan, secured by a first mortgage on real property and which has a closed-end | Real property on which there are 1-to-4 dwelling units | Before accepting application and third party fees. | N.J. ADMIN. CODE [3:1-16.3(a)](http://www.lexisnexis.com/hottopics/njcode/) (2013) | Yes | No |
| Initial Disclosure | NJ Choice of Insurer Notice | 3850 | A mortgage loan | Property securing a mortgage loan | Not specified | N.J. STAT. ANN. § [17:11C-73(d)](http://lis.njleg.state.nj.us/cgi-bin/om_isapi.dll?clientID=297501&Depth=2&depth=2&expandheadings=on&headingswithhits=on&hitsperheading=on&infobase=statutes.nfo&record=%7b5A75%7d&softpage=Doc_Frame_PG42) (West 2013) | No | No |
| Initial Disclosure, Processing, Underwriting, and Closing | NMLS Unique Identifier Disclosed on 1003 Uniform Residential Loan Application | On 4193 (*FNMA*) | A residential mortgage loan | A dwelling (as defined in section 103[v] of TILA) or residential real estate upon which is (or is intended to be) constructed a dwelling | On the application | N.J. STAT. ANN. § [17:11C-72](http://lis.njleg.state.nj.us/cgi-bin/om_isapi.dll?clientID=297501&Depth=2&depth=2&expandheadings=on&headingswithhits=on&hitsperheading=on&infobase=statutes.nfo&record=%7b5A75%7d&softpage=Doc_Frame_PG42) (West 2013) | No | No |
| Initial Disclosure | NJ Notice to Borrower | 4440 | A high-cost home loan | A 1-to-6 family dwelling which is (or will be) occupied by a borrower as a principal dwelling | At least 3 business days prior to consummation. | N.J. STAT. ANN. § [46:10B-26(f)](http://lis.njleg.state.nj.us/cgi-bin/om_isapi.dll?clientID=297496&Depth=2&depth=2&expandheadings=on&headingswithhits=on&hitsperheading=on&infobase=statutes.nfo&record=%7b13E12%7d&softpage=Doc_Frame_PG42) (West 2013) | Yes | No |
| Initial Disclosure | NJ Commitment Letter | 4479 | Either: (1) a loan; or (2) a mortgage loan, secured by a first mortgage on real property and which has a closed-end | Either: (1) real property; or (2) real property on which there are 1-to-4 dwelling units | Not specified | N.J. STAT. ANN. § [46:10A-6(c)](http://lis.njleg.state.nj.us/cgi-bin/om_isapi.dll?clientID=297479&Depth=2&depth=2&expandheadings=on&headingswithhits=on&hitsperheading=on&infobase=statutes.nfo&record=%7b13DD8%7d&softpage=Doc_Frame_PG42) (West 2013); N.J. ADMIN. CODE [3:1-16.5(a)(1) through (9)](http://www.lexisnexis.com/hottopics/njcode/) & [1-16.6](http://www.lexisnexis.com/hottopics/njcode/) (2013) | Yes | Yes |
| Initial Disclosure | NJ Rate Lock – In Agreement | 4480 | A mortgage loan, secured by a first mortgage on real property and which has a closed-end | Real property on which there are 1-to-4 dwelling units | Not specified, but practically more than 3 days before closing | N.J. ADMIN. CODE [3:1-16.4](http://www.lexisnexis.com/hottopics/njcode/) & [1-16.6](http://www.lexisnexis.com/hottopics/njcode/) (2013) | Yes | Yes |
| Initial Disclosure | NJ Right to Choose Own Attorney | 5097 | Either: (1) a loan; or (2) a secondary mortgage loan | Either: (1) real property; or (2) residential real estate, upon which is (or is intended to be) constructed a 1-to-4 family dwelling (as defined in Section 103[v] of TILA) | Before borrower accepts a written offer by the lender to make a loan | N.J. STAT. ANN. § [46:10A-6](http://lis.njleg.state.nj.us/cgi-bin/om_isapi.dll?clientID=297479&Depth=2&depth=2&expandheadings=on&headingswithhits=on&hitsperheading=on&infobase=statutes.nfo&record=%7b13DD8%7d&softpage=Doc_Frame_PG42) (West 2013); N.J. ADMIN. CODE [3:15-9.2(c)(4)](http://www.lexisnexis.com/hottopics/njcode/) (2013) | No | No |
| Initial Disclosure | NJ Addendum to Loan Application | 11886 | Not specified | Not specified | Not specified | N.J. STAT. ANN. §§ [37:1-31](http://lis.njleg.state.nj.us/cgi-bin/om_isapi.dll?clientID=297460&Depth=2&depth=2&expandheadings=on&headingswithhits=on&hitsperheading=on&infobase=statutes.nfo&record=%7bE383%7d&softpage=Doc_Frame_PG42) & [37:1-33](http://lis.njleg.state.nj.us/cgi-bin/om_isapi.dll?clientID=297460&Depth=2&depth=2&expandheadings=on&headingswithhits=on&hitsperheading=on&infobase=statutes.nfo&record=%7bE383%7d&softpage=Doc_Frame_PG42) (West 2013) | No | No |
| Closing | NJ Private Well Water Test Results | 4441 | Every contract of sale of real property (i.e. a purchase loan) | Real property | At closing | N.J. STAT. ANN. § [58:12A-27](http://lis.njleg.state.nj.us/cgi-bin/om_isapi.dll?clientID=297449&Depth=2&depth=2&expandheadings=on&headingswithhits=on&hitsperheading=on&infobase=statutes.nfo&record=%7b18C00%7d&softpage=Doc_Frame_PG42) (West 2013) | Yes | No |
| Initial Disclosure | Good Faith Estimate 01-01-10 and NJ Disclosure Form | 14221 (*Federal*) & 15059 | A mortgage loan, secured by a first mortgage on real property and which has a closed-end | Real property on which there are 1-to-4 dwelling units | Within 3 business days after receiving the borrower’s application or before closing, whichever is earlier | N.J. ADMIN. CODE [3:1-16.2](http://www.lexisnexis.com/hottopics/njcode/) & [3:1-16.3(d)](http://www.lexisnexis.com/hottopics/njcode/) (2013) | No | No |

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| New Mexico  (Package Type) | Proper Name of Disclosure | Generic Cx Number | Loan Type | Property | Timing Requirement | Legal Reference | Borrower’s Signature Required? | Lender’s Signature Required? |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Initial Disclosure and TILA Redisclosure | Mortgage Loan Summary on Good Faith Estimate 01-01-10 and Initial Truth-In-Lending Disclosure | 1591 (*Federal*) | Either: (1) a mortgage loan; or (2) a residential mortgage loan | A 1-to-4 unit dwelling or residential real estate upon which is (or is intended to be) constructed a dwelling | At least 2 days prior to closing. | N.M. STAT. ANN. §§ [58-21-31(E)](http://www.nmonesource.com/nmnxtadmin/NMPublic.aspx), [58-21B-20(A)(6) & (A)(7)](http://www.nmonesource.com/nmnxtadmin/NMPublic.aspx), & [58-21B-20(B)(2)](http://www.nmonesource.com/nmnxtadmin/NMPublic.aspx) (West 2012); N.M. CODE R. [12.19.2.13](http://www.nmcpr.state.nm.us/nmac/parts/title12/12.019.0002.htm) & [12.19.8.12(B)](http://www.nmcpr.state.nm.us/nmac/parts/title12/12.019.0008.htm) (2013) | No | No |
| Initial Disclosure | NM High-Cost Home Loan Notice to Borrower | 2747 | A high-cost home loan | Real estate upon which there is (or will be) located a 1-to-4 family, borrower-occupied structure | At least 3 business days prior to consummation | N.M. STAT. ANN. § [58-21A-5(e)](http://www.nmonesource.com/nmnxtadmin/NMPublic.aspx) (West 2012) | Yes | No |
| Initial Disclosure | Advanced Fee/Application Disclosure | 2783 | A mortgage loan | A 1-to-4 unit dwelling or residential real estate upon which is (or will be) a dwelling | Not specified | N.M. CODE R. [12.19.8.8(D)(2)](http://www.nmcpr.state.nm.us/nmac/parts/title12/12.019.0008.htm) (2013) | Yes | Yes |
| Initial Disclosure | NM Freedom to Choose Insurance Company | 2794 | A loan of money secured by real or personal property | Real or personal property | Not specified. | N.M. STAT. ANN. § [59A-16-14(A)](http://www.nmonesource.com/nmnxtadmin/NMPublic.aspx) (West 2012); N.M. CODE R. [13.7.2.8](http://www.nmcpr.state.nm.us/nmac/parts/title13/13.007.0002.htm) (2013) | Yes | No |
| Initial Disclosure | NM Authorization for Lender to Obtain Insurance | 2795 | A loan | Real or personal property | After signing Cx2794 | N.M. CODE R. [13.7.2.9](http://www.nmcpr.state.nm.us/nmac/parts/title13/13.007.0002.htm) (2013) | No | No |
| Initial Disclosure | NMLS Unique Identifier Disclosed on 1003 Uniform Residential Loan Application | On 4193 (*FNMA*) | A residential mortgage loan | A 1-ot-4 unit dwelling or residential real estate upon which is (or will be) a dwelling | On the application | N.M. STAT. ANN. § [58-21B-24](http://www.nmonesource.com/nmnxtadmin/NMPublic.aspx) (West 2012) | No | No |
| Initial Disclosure | NM Attorney Preference | 8809 | A home loan | Real estate upon which there is (or will be) a 1-to-4 family, borrower-occupied structure | Not specified | N.M. STAT. ANN. § [58-21A-3(M)(1)(d)(8)](http://www.nmonesource.com/nmnxtadmin/NMPublic.aspx) (West 2012) | No | No |
| Initial Disclosure | Tangible Net Benefit Worksheet | 12531 (*upon request*) | A home loan which refinances another home loan | Real estate upon which there is (or will be) a 1-to-4 family, borrower-occupied structure | Not specified | N.M. STAT. ANN. § [58-21A-4(b)](http://www.nmonesource.com/nmnxtadmin/NMPublic.aspx) (West 2012) | No | No |
| Initial Disclosure | Mortgage Loan Company Compensation on Initial Truth-in-Lending Disclosure and Good Faith Estimate 01-01-10 | 1591 (*Federal*) & 14221 (*Federal*) | Either: (1) a mortgage loan; or (2) a residential mortgage loan | A 1-to-4 unit dwelling or residential real estate upon which is (or is intended to be) construction a dwelling | At least 2 days prior to closing. | N.M. STAT. ANN. §§ [58-21-31(D)](http://www.nmonesource.com/nmpublic/gateway.dll/?f=templates&fn=default.htm) and [58-21B-20(A)(7) & (B)(1)](http://www.nmonesource.com/nmpublic/gateway.dll/?f=templates&fn=default.htm) (West 2012); N.M. CODE R. [12.19.2.13](http://www.nmcpr.state.nm.us/nmac/parts/title12/12.019.0002.htm) & [12.19.8.12(B)](http://www.nmcpr.state.nm.us/nmac/parts/title12/12.019.0008.htm) (2013) | No | No |
| Initial Disclosure | NM Rate Lock Disclosure | 14305 or 14725 (*upon request*) | A mortgage loan | A 1-to-4 unit dwelling or residential real estate upon which is (or is intended to be) construction a dwelling | Not specified | N.M. STAT. ANN. § [58-21-31(B) & (F)](http://www.nmonesource.com/NMPublic/gateway.dll/?f=templates&fn=default.htm) (West 2012); N.M. CODE R. [12.19.8.12(A)](http://www.nmcpr.state.nm.us/nmac/parts/title12/12.019.0008.htm) (2013) | Yes | Yes |

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| New York  (Package Type) | Proper Name of Disclosure | Generic Cx Number | Loan Type | Property | Timing Requirement | Legal Reference | Borrower’s Signature Required? | Lender’s Signature Required? |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Initial Disclosure | NY Lock-in Expiration Notice | 1569 | A mortgage loan | Residential real property, improved by a 1-to-4 family, owner-occupied dwelling | Not less than 12 business days nor more than 20 business days prior to the commitment expiration. | N.Y. BANKING LAW § [595-a(3)(c)](http://public.leginfo.state.ny.us/LAWSSEAF.cgi?QUERYTYPE=LAWS+&QUERYDATA=$$BNK595-A$$@TXBNK0595-A+&LIST=LAW+&BROWSER=BROWSER+&TOKEN=22806396+&TARGET=VIEW) (McKinney 2013); N.Y. COMP. CODES R. & REGS. tit. 3, § [38.4(d)](http://www.dos.ny.gov/info/nycrr.html) (2013) | No | No |
| Initial Disclosure | NY Insurance Disclosure | 1572 | A mortgage loan | Residential real property, improved by a 1-to-4 family, owner-occupied dwelling | At the time of commitment, or if no commitment, at the time of application. | N.Y. COMP. CODES R. & REGS. tit. 3, § [38.9](http://www.dos.ny.gov/info/nycrr.html) (2013) | No | No |
| Initial Disclosure | NY Interest Rate Disclosure | 3572 | Either: (1) a loan secured by real property used for residential purposes; or (2) a mortgage loan | Either: (1) real property used for residential purposes; or (2) Residential real property, improved by a 1-to-4 family, owner-occupied dwelling | At application | N.Y. BANKING LAW § [9-o(2)](http://public.leginfo.state.ny.us/LAWSSEAF.cgi?QUERYTYPE=LAWS+&QUERYDATA=$$BNK9-O$$@TXBNK09-O+&LIST=LAW+&BROWSER=BROWSER+&TOKEN=22806396+&TARGET=VIEW) (McKinney 2013); N.Y. COMP. CODES R. & REGS. tit. 3, § [38.3(d)](http://www.dos.ny.gov/info/nycrr.html) (2013) | No | No |
| Initial Disclosure | NY Pre-Application Disclosure and Fee Agreement for Licensed Brokers | 3587 | A mortgage loan | Residential real property, improved by a 1-to-4 family, owner-occupied dwelling | Prior to taking an application or collecting an application, credit report, or property appraisal fee | N.Y. COMP. CODES R. & REGS. tit. 3, § [38.3(a)(1)](http://www.dos.ny.gov/info/nycrr.html) (2013) | No | No |
| Initial Disclosure | NY Interest Rate Lock Commitment | 3588 | A mortgage loan, used to purchase a dwelling or in which a commitment fee or points are paid to the lender | Residential real property, improved by a 1-to-4 family, owner-occupied dwelling | At the time of commitment and prior to the acceptance of a commitment fee or points. | N.Y. COMP. CODES R. & REGS. tit. 3, § [38.4(a)](http://www.dos.ny.gov/info/nycrr.html) (2013) | No | No |
| Initial Disclosure | NY High Cost Loan Disclosure | 3650 | A high cost home loan | Real estate upon which there is (or will be) located a 1-to-4 family, borrower-occupied structure | At or prior to taking an application | N.Y. COMP. CODES R. & REGS. tit. 3, § [41.4(a)](http://www.dos.ny.gov/info/nycrr.html) (2013) | No | No |
| Initial Disclosure | NY High Cost Loan Insurance Disclosure | 3673 | A high cost home loan | Real estate upon which there is (or will be) located a 1-to-4 family, borrower-occupied structure | At least 10 business days before the loan is closed. | N.Y. COMP. CODES R. & REGS. tit. 3, § [41.5(b)(5)](http://www.dos.ny.gov/info/nycrr.html) (2013) | Yes | Yes |
| Initial Disclosure | NY High Cost Loan Counseling Disclosure | 3674 | A high cost home loan | Real estate improved by a 1-to-4 family, borrower-occupied structure | At the time of application | N.Y. BANKING LAW § [6-l(2)(l)(i)](http://public.leginfo.state.ny.us/LAWSSEAF.cgi?QUERYTYPE=LAWS+&QUERYDATA=$$BNK6-L$$@TXBNK06-L+&LIST=LAW+&BROWSER=BROWSER+&TOKEN=22806396+&TARGET=VIEW) (McKinney 2013); N.Y. COMP. CODES R. & REGS. tit. 3, § [41.3(a)(1)](http://www.dos.ny.gov/info/nycrr.html) (2013) | No | No |
| Initial Disclosure | NY Prevailing Interest Rate Commitment | 3710 | A mortgage loan | Residential real property, consisting of real property improved by a 1-to-4 family, owner-occupied dwelling | Prior to acceptance of a commitment fee, points, or other discounts | N.Y. COMP. CODES R. & REGS. tit. 3, § [38.5](http://www.dos.ny.gov/info/nycrr.html) (2013) | No | No |
| Initial Disclosure | NY Balloon Payment Disclosure | 4168 | Either: (1) a balloon-payment mortgage loan, consisting of a term of 3 years or more, which is a junior mortgage with an outstanding balance of $250,000 or less (including all lien balances); or (2) a balloon-payment mortgage loan, which is a primary lien, which has a principal amount of less than $250,000, and which has an adjustable interest rate | Real property improved by a 1-to-4 family, owner-occupied residence | Prior to accepting an application | N.Y. COMP. CODES R. & REGS. tit. 3, §§ [80.4(a) & (b)](http://www.dos.ny.gov/info/nycrr.html) and [82.6(a) & (b)](http://www.dos.ny.gov/info/nycrr.html) (2013) | No | No |
| Initial Disclosure | NMLS Unique Identifier Disclosed on 1003 Uniform Residential Loan Application | On 4193 (*FNMA*) | A residential mortgage loan | A dwelling (as defined in Section 1203[v] of TILA), or residential real property, which is improved by a 1-to-4 family residence | On the application | N.Y. BANKING LAW § [599-P](http://public.leginfo.state.ny.us/LAWSSEAF.cgi?QUERYTYPE=LAWS+&QUERYDATA=$$BNK599-P$$@TXBNK0599-P+&LIST=LAW+&BROWSER=BROWSER+&TOKEN=22806396+&TARGET=VIEW) (McKinney 2013) | No | No |
| Initial Disclosure | NY Lock In Agreement | 5099 | A mortgage loan | Residential real property, consisting of real property improved by a 1-to-4 family, owner-occupied dwelling | Prior to taking any points or a lock-in fee | N.Y. COMP. CODES R. & REGS. tit. 3, § [38.6](http://www.dos.ny.gov/info/nycrr.html) (2013) | Yes | Yes |
| Initial Disclosure | NY Pre-Application Disclosure for Licensed Bankers | 5100 | A mortgage loan | Residential real property, consisting of real property improved by a 1-to-4 family, owner-occupied dwelling | Prior to taking an application or collecting an application, credit report, or appraisal fee | N.Y. COMP. CODES R. & REGS. tit. 3, § [38.3(c)(1)](http://www.dos.ny.gov/info/nycrr.html) (2013) | No | No |
| Initial Disclosure | NY Application Disclosure | 9710 | A mortgage loan, used to finance the purchase of a dwelling, or in connection therewith commitment fees or points are paid prior to closing | Residential real property, consisting of real property improved by a 1-to-4 family, owner-occupied dwelling | Prior to the taking of an application, application fee, credit report fee, or property appraisal fee | N.Y. COMP. CODES R. & REGS. tit 3, § [38.3(b)(1)](http://www.dos.ny.gov/info/nycrr.html) (2013) | No | No |
| Initial Disclosure | NY Consumer Caution Notice | 12865 | A high cost home loan | Real estate improved by a 1-to-4 family, borrower-occupied structure | Within 3 days after determining the loan is a high-cost home loan, but no less than 10 days before closing. | N.Y. BANKING LAW § [6-l(2)(l)(ii)](http://public.leginfo.state.ny.us/LAWSSEAF.cgi?QUERYTYPE=LAWS+&QUERYDATA=$$BNK6-L$$@TXBNK06-L+&LIST=LAW+&BROWSER=BROWSER+&TOKEN=22806396+&TARGET=VIEW) (McKinney 2013); N.Y. COMP. CODES R. & REGS. tit. 3, § [41.3(a)(2)](http://www.dos.ny.gov/info/nycrr.html) (2013) | No | No |
| Initial Disclosure | NY Notice to Borrower | 12870 | A high cost home loan | Real estate upon which is (or will be) a 1-to-4 family, borrower-occupied structure | At application or, if application is made by telephone, within 3 days after determining the loan is a high-cost home loan, but no less than 10 days before closing. | N.Y. COMP. CODES R. & REGS. tit. 3, § [41.4(d)](http://www.dos.ny.gov/info/nycrr.html) (2013) | No | No |
| Initial Disclosure | Good Faith Estimate 01-01-10 | 14221 | A home loan | Not specified | Within 3 days after receipt of application. | N.Y. BANKING LAW § [590-b(1)(e)](http://public.leginfo.state.ny.us/LAWSSEAF.cgi?QUERYTYPE=LAWS+&QUERYDATA=$$BNK590-B$$@TXBNK0590-B+&LIST=LAW+&BROWSER=BROWSER+&TOKEN=22806396+&TARGET=VIEW) (McKinney 2013) | No | No |
| Initial Disclosure | NY Subprime Loan Counseling Disclosure | 14482 | A subprime home loan | Real estate improved by a 1-to-4 family, owner-occupied dwelling | At the time of application. | N.Y. BANKING LAW § [6-m(2)(j)](http://public.leginfo.state.ny.us/LAWSSEAF.cgi?QUERYTYPE=LAWS+&QUERYDATA=$$BNK6-M$$@TXBNK06-M+&LIST=LAW+&BROWSER=BROWSER+&TOKEN=22806396+&TARGET=VIEW) (McKinney 2013) | No | No |
| Initial Disclosure | NY FHA Mortgage Loan Correspondent Disclosure | 14650 | A mortgage loan | Residential real property, improved by a 1-to-4 family, owner-occupied dwelling | Prior to accepting an application, application fee, credit report fee, or property appraisal fee | N.Y. COMP. CODES R. & REGS. tit. 3, § [38.13(d)](http://www.dos.ny.gov/info/nycrr.html) (2013) | No | No |
| Initial Disclosure and Closing | Credit Score Disclosure – B-3/H-3 | 15312 (*Federal*) | A mortgage loan | Real property | Not specified, but practically after approving a loan with materially less favorable terms than normal | N.Y. BANKING LAW § [6-d](http://public.leginfo.state.ny.us/LAWSSEAF.cgi?QUERYTYPE=LAWS+&QUERYDATA=$$BNK6-D$$@TXBNK06-D+&LIST=LAW+&BROWSER=BROWSER+&TOKEN=22806396+&TARGET=VIEW) (McKinney 2013) | No | No |
| Initial Disclosure | NY Notice of Right to Select Attorney | 15665 (*upon request*) | A mortgage loan | Residential real property, improved by a 1-to-4 family, owner-occupied dwelling | Not specified | N.Y. COMP. CODES R. & REGS. tit. 3, § [38.7(a)(11)](http://www.dos.ny.gov/info/nycrr.html) (2013) | No | No |
| Initial Disclosure | High Cost Tangible Net Benefit Worksheet | 15773 (*upon request*) | A high cost home loan | Real estate upon which there is (or will be) a 1-to-4 family, owner-occupied structure | Not specified | N.Y. COMP. CODES R. & REGS. tit. 3, § [41.5(b)(4)](http://www.dos.ny.gov/info/nycrr.html) (2013) | No | No |
| Adverse Action | Statement of Credit Denial, Termination or Charge | 15858 (*Federal*) | Either: (1) a mortgage loan; or (2) credit | Real property | Not specified | N.Y. BANKING LAW § [6-d](http://public.leginfo.state.ny.us/LAWSSEAF.cgi?QUERYTYPE=LAWS+&QUERYDATA=$$BNK6-D$$@TXBNK06-D+&LIST=LAW+&BROWSER=BROWSER+&TOKEN=22806396+&TARGET=VIEW); N.Y. EXEC. LAW § [296-a(4)](http://public.leginfo.state.ny.us/LAWSSEAF.cgi?QUERYTYPE=LAWS+&QUERYDATA=$$EXC296-A$$@TXEXC0296-A+&LIST=LAW+&BROWSER=BROWSER+&TOKEN=22806396+&TARGET=VIEW) (McKinney 2013) | No | No |
| Initial Disclosure | NY Dual Capacity Disclosure | 16585 | A mortgage loan | Residential real property, improved by a 1-to-4 family, owner-occupied dwelling | At the first substantive contact between the broker and the borrower. | N.Y. COMP. CODES R. & REGS. tit. 3, § [38.12](http://www.dos.ny.gov/info/nycrr.html) (2013) | Yes | No |
| Initial Disclosure | NY Non-Purchase Residential Mortgage Loan Disclosure | 17012 (*upon request*) | A mortgage loan, the proceeds of which are not for purchasing or construction purposes and in connection therewith no commitment fees or points are paid to the lender prior to closing | Residential real property, improved by a 1-to-4 family, owner-occupied dwelling | At loan approval | N.Y. COMP. CODES R. & REGS. tit. 3, § [38.4(b)](http://www.dos.ny.gov/info/nycrr.html) (2013) | No | No |
| Initial Disclosure and Closing | Copy of Appraisal Report Notice | 6 (*Federal*) | A loan or forbearance secured primarily by an interest in real property | Real property | Not specified | N.Y. REAL PROP. LAW § [254-C(1)](http://public.leginfo.state.ny.us/LAWSSEAF.cgi?QUERYTYPE=LAWS+&QUERYDATA=$$RPP254-C$$@TXRPP0254-C+&LIST=LAW+&BROWSER=BROWSER+&TOKEN=40989839+&TARGET=VIEW) (McKinney 2013) | No | No |
| Initial Disclosure and Closing | Various TILA Disclosures | 18, 1591, and other TILA Disclosures | A mortgage loan, which is a primary lien, which has a principal amount of less than $250,000, and which has an adjustable interest rate | Real property, consisting of 1-to-4 family residences occupied by the owner | Prior to accepting an application for a loan | N.Y. COMP. CODES R. & REGS. tit. 3, §§ [82.6](http://www.dos.ny.gov/info/nycrr.html) & [82.9](http://www.dos.ny.gov/info/nycrr.html) (2013) | No | No |
| Initial Disclosure and Closing | NY Fair Credit Reporting Act Disclosure | 3576 | An extension of credit | Not specified | Before a person requests a consumer report. | N.Y. GEN. BUS. LAW§ [380-b](http://public.leginfo.state.ny.us/LAWSSEAF.cgi?QUERYTYPE=LAWS+&QUERYDATA=$$GBS380-B$$@TXGBS0380-B+&LIST=LAW+&BROWSER=BROWSER+&TOKEN=40989839+&TARGET=VIEW) (McKinney 2013) | No | No |
| Initial Disclosure | Junior Lien Disclosure | 5283 | A junior mortgage loan of $250,000 or less (combined with all outstanding balances), including a revolving credit line, in an amount of $2,500 or more | Real property improved by a 1-to-4 family owner-occupied residence | Prior to accepting an application. | N.Y. COMP. CODES R. & REGS. tit. 3, §§ [80.4(c)](http://www.dos.ny.gov/info/nycrr.html) & [80.10(b)](http://www.dos.ny.gov/info/nycrr.html) (2013) | No | No |
| Closing | Subprime or High-Cost Home Loan Legend on NY Mortgages | On 343, 396, 501, 16198, 16245 | A high-cost home loan or a subprime home loan | Real estate improved by a 1-to-4 unit family dwelling used as the borrower’s principal dwelling | On the mortgage | N.Y. BANKING LAW §§ [6-l(2-a)(a)](http://public.leginfo.state.ny.us/LAWSSEAF.cgi?QUERYTYPE=LAWS+&QUERYDATA=$$BNK6-L$$@TXBNK06-L+&LIST=LAW+&BROWSER=BROWSER+&TOKEN=40989839+&TARGET=VIEW) & [6-m(5)](http://public.leginfo.state.ny.us/LAWSSEAF.cgi?QUERYTYPE=LAWS+&QUERYDATA=$$BNK6-M$$@TXBNK06-M+&LIST=LAW+&BROWSER=BROWSER+&TOKEN=40989839+&TARGET=VIEW) (McKinney 2013); N.Y. COMP. CODES R. & REGS. tit. 3, § [41.7](http://www.dos.ny.gov/info/nycrr.html) (2013) | No | No |
| Closing | Fixed Rate Note New York Second | On 1066 | A junior mortgage loan | Residential real property, consisting of real property improved by a 1-to-4 family | On the note | N.Y. BANKING LAW § [590-A(2)](http://public.leginfo.state.ny.us/LAWSSEAF.cgi?QUERYTYPE=LAWS+&QUERYDATA=$$BNK590-A$$@TXBNK0590-A+&LIST=LAW+&BROWSER=BROWSER+&TOKEN=40989839+&TARGET=VIEW) (McKinney 2013) | No | No |
| Closing | NY Smoke Alarm Affidavit | 1419 | A conveyance (i.e. a purchase loan) | Real property containing a 1-to-2 family dwelling or condo unit used as a residence | Grantor provides at the time of conveyance | N.Y. EXEC. LAW § [378(5-b)(d)](http://public.leginfo.state.ny.us/LAWSSEAF.cgi?QUERYTYPE=LAWS+&QUERYDATA=$$EXC378$$@TXEXC0378+&LIST=LAW+&BROWSER=BROWSER+&TOKEN=40989839+&TARGET=VIEW) (McKinney 2013) | No | No |
| Closing | NY Consolidation, Extension and Modification Agreement | 1583 | A refinance mortgage (sometimes a purchase money mortgage) | Real property | At closing | N.Y. Tax Law §§ [250 through 267](http://public.leginfo.state.ny.us/LAWSSEAF.cgi?QUERYTYPE=LAWS+&QUERYDATA=@SLTAX0A11+&LIST=LAW+&BROWSER=BROWSER+&TOKEN=40989839+&TARGET=VIEW) (McKinney 2013);  [FNMA 2013 Selling Guide](https://www.fanniemae.com/singlefamily/originating-underwriting), B8-2-02 | No | No |
| Closing | NY Tax Escrow Account Designation | 2657 | A loan with a real property tax escrow account | A 1-to-6 family, owner-occupied residence | Not specified | N.Y. REAL PROP. TAX LAW § [954(1)](http://public.leginfo.state.ny.us/LAWSSEAF.cgi?QUERYTYPE=LAWS+&QUERYDATA=$$RPT954$$@TXRPT0954+&LIST=LAW+&BROWSER=BROWSER+&TOKEN=28317744+&TARGET=VIEW) (McKinney 2013) | Yes, per promulgated [form](http://www.tax.ny.gov/pdf/current_forms/orpts/rp954_fill_in.pdf) | No |
| Closing | NY Notice to Cosigner | 12871 | A consumer credit transaction | Not specified | At closing | N.Y. GEN. OBLIG. LAW § [15-702(3)](http://public.leginfo.state.ny.us/LAWSSEAF.cgi?QUERYTYPE=LAWS+&QUERYDATA=$$GOB15-702$$@TXGOB015-702+&LIST=LAW+&BROWSER=BROWSER+&TOKEN=28317744+&TARGET=VIEW) (McKinney 2013) | Yes, by the co-signer | No |
| Closing | NY Property Insurance Escrow Account Disclosure | 15034 | A loan with a real property insurance escrow account | A 1-to-4 family, owner-occupied residence | At the time of the establishment of the real property insurance escrow account. | N.Y. BANKING LAW § [6-k(2)(f)](http://public.leginfo.state.ny.us/LAWSSEAF.cgi?QUERYTYPE=LAWS+&QUERYDATA=$$BNK6-K$$@TXBNK06-K+&LIST=LAW+&BROWSER=BROWSER+&TOKEN=28317744+&TARGET=VIEW) (McKinney 2013) | No | No |
| Closing | New York Notice of Creation, Transfer, or Termination of Tax | 2075 (*upon request*) | A loan with a real property tax escrow account | A 1-to-6 family, owner-occupied residence | No later than the 25th day of each month | N.Y. Real Prop. Tax Law § [953(9)](http://public.leginfo.state.ny.us/LAWSSEAF.cgi?QUERYTYPE=LAWS+&QUERYDATA=$$RPT953$$@TXRPT0953+&LIST=LAW+&BROWSER=BROWSER+&TOKEN=28317744+&TARGET=VIEW) (McKinney 2012) | No | No |

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| North Carolina  (Package Type) | Proper Name of Disclosure | Generic Cx Number | Loan Type | Property | Timing Requirement | Legal Reference | Borrower’s Signature Required? | Lender’s Signature Required? |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| N.C. GEN. STAT. ANN Initial Disclosure | NC Notice of Information | 1271 | A home loan, which is a first lien loan with a principal amount of less than $300,000 | Real estate upon which there is located 1-to-4 family dwellings or dwelling units | Not later than closing or 3 business days after receiving an application, whichever is earlier. | N.C. GEN. STAT. ANN. § [24-1.1A(a1)(1)](http://www.ncleg.net/gascripts/statutes/statutelookup.pl?statute=24-1.1A) (West 2013) | No | No |
| Closing | NC Tangible Net Benefit Worksheet | 2031 | A consumer home loan which refinances another consumer home loan | Real estate with 1-to-4 units which is the borrower’s principal dwelling | Not specified | N.C. GEN. STAT. ANN. § [24-10.2(c)](http://www.ncleg.net/gascripts/statutes/statutelookup.pl?statute=24-10.2) (West 2013) | No | No |
| Initial Disclosure | Anti-Coercion Insurance Disclosure | 2778 | A loan for the purchase of property or a loan of money on the security of a security instrument on the property | Real or personal property | Not specified | N.C. GEN. STAT. ANN. §§ [75-17](http://www.ncleg.net/gascripts/statutes/statutelookup.pl?statute=75-17), [75-18](http://www.ncleg.net/gascripts/statutes/statutelookup.pl?statute=75-18), & [58-57-65](http://www.ncleg.net/gascripts/statutes/statutelookup.pl?statute=58-57-65) (West 2013) | No | No |
| Initial Disclosure | Right to Choose Attorney | 3846 | A high-cost home loan | A manufactured home or real estate with 1-to-4 dwelling units occupied as the borrower’s principal dwelling | Not specified | N.C. GEN. STAT. ANN. § [24-1.1E(a)(5)(b)(ii)](http://www.ncleg.net/gascripts/statutes/statutelookup.pl?statute=24-1.1E) (West 2013) | No | No |
| Initial Disclosure | NMLS Unique Identifier Disclosed on 1003 Uniform Residential Loan Application | On 4193 (*FNMA*) | A residential mortgage loan | A dwelling, consisting of 1-to-4 units, or residential real estate upon which is (or is intended to be) a dwelling | On the application | N.C. GEN. STAT. ANN. § [53-244.107](http://www.ncleg.net/gascripts/statutes/statutelookup.pl?statute=53-244.107) (West 2013) | No | No |
| Initial Disclosure | NC Acknowledgement of Fixed Rate Loan Terms and Costs | 13327 | A residential mortgage loan, which is also a rate spread adjustable rate loan | A dwelling, consisting of 1-to-4 units, or residential real estate upon which is (or is intended to be) a dwelling | Not specified, bet practically before brokering a rate spread adjustable rate loan. | N.C. GEN. STAT. ANN. § [53-244.111(13)](http://www.ncleg.net/gascripts/statutes/statutelookup.pl?statute=53-244.111) (West 2013) | No | No |
| Initial Disclosure and Processing | NC Fee Information From Your Mortgage Broker | 15944 (*upon request*) | A residential mortgage loan | A dwelling, consisting of 1-to-4 units, or residential real estate upon which is (or is intended to be) a dwelling | In a timely manner | N.C. GEN. STAT. ANN. § [53-244.109(5)](http://www.ncleg.net/gascripts/statutes/statutelookup.pl?statute=53-244.109) (West 2013) | No | No |
| Initial Disclosure and Closing | Copy of Appraisal Report Notice | 6 (*Federal*) | A loan secured by real property | Real property | Not specified | N.C. GEN. STAT. ANN. § [24-10(h)](http://www.ncleg.net/gascripts/statutes/statutelookup.pl?statute=24-10) (West 2013) | No | No |

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| North Dakota  (Package Type) | Proper Name of Disclosure | Generic Cx Number | Loan Type | Property | Timing Requirement | Legal Reference | Borrower’s Signature Required? | Lender’s Signature Required? |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Initial Disclosure | ND VA Loan Applicants Disclosure | 1602 | A mortgage loan insured or guaranteed by the United States Veteran’s Administration | Real property | At application | N.D. CENT. CODE ANN. § [35-03-01.3](http://www.legis.nd.gov/cencode/t35c03.pdf) (West 2011) | Yes | Yes |
| Initial Disclosure | ND Money Broker Contract | 1904 | A loan | Not specified | Before the money broker performs any services for a potential borrower | N.D. ADMIN. CODE [13-05-01-02](http://www.legis.nd.gov/information/acdata/pdf/13-05-01.pdf), [13-05-01-05](http://www.legis.nd.gov/information/acdata/pdf/13-05-01.pdf), & [13-05-01-09](http://www.legis.nd.gov/information/acdata/pdf/13-05-01.pdf) (2013) | No | No |
| Initial Disclosure | Anti-Coercion Insurance Disclosure | 2778 | A purchase loan or a lending of money on the security of property | Property | Not specified | N.D. CENT. CODE ANN. § [26.1-04-04](http://www.legis.nd.gov/cencode/t26-1c04.pdf) (West 2011) | No | No |
| Initial Disclosure | NMLS Unique Identifier Disclosed on 1003 Uniform Residential Loan Application | On 4193 | A residential mortgage loan | A dwelling (as defined as Section 103[v] of TILA) or residential real estate upon which is (or is intended to be) a dwelling | On the application | N.D. CENT. CODE ANN. § [13-10-21](http://www.legis.nd.gov/cencode/t13c10.pdf) (West 2011) | No | No |
| Initial Disclosure | ND Money Broker Loan Disclosure Statement | 1905 | A loan | Not specified | When a loan is arranged | N.D. ADMIN. CODE [13-05-01-03](http://www.legis.nd.gov/information/acdata/pdf/13-05-01.pdf) & [13-05-01-04](http://www.legis.nd.gov/information/acdata/pdf/13-05-01.pdf) (2013) | No | No |

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| Ohio  (Package Type) | Proper Name of Disclosure | Generic Cx Number | Loan Type | Property | Timing Requirement | Legal Reference | Borrower’s Signature Required? | Lender’s Signature Required? |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Initial Disclosure | Anti-Coercion Insurance Disclosure | 2778 | A lending of money, extension of credit, renewal of an extension of credit, or a residential mortgage | Residential and real property, including a mobile or manufactured home | Not specified | OHIO REV. CODE ANN. §§ [3901.211](http://codes.ohio.gov/orc/3901.211) & [3933.04](http://codes.ohio.gov/orc/3933.04) (West 2012) | No | No |
| Initial Disclosure | Section 32 Mortgage Loan Disclosure | 2790 (*Federal*) | A covered loan | A consumer’s principal dwelling | No less than 3 business days prior to consummation | OHIO REV. CODE ANN. § [1349.26](http://codes.ohio.gov/orc/1349.26) (West 2012) | Yes when original terms changed at initiation of borrower and new disclosures provided by telephone | Yes when original terms changed at initiation of borrower and new disclosures provided by telephone |
| Initial Disclosure | OH Mortgage Loan Origination Disclosure | 3472 | A residential mortgage loan | A dwelling (as defined in Section 103 of TILA) or residential real estate upon which is (or is intended to be) constructed a dwelling | Within 3 business days after taking an application | OHIO REV. CODE ANN. §§ [1321.592(B)](http://codes.ohio.gov/orc/1321.592) & [1322.062(A)](http://codes.ohio.gov/orc/1322.062) (West 2012); OHIO ADMIN. CODE [1301:8-7-15(A)](http://codes.ohio.gov/oac/1301%3A8-7-15) (2013) | Yes | Yes |
| Initial Disclosure | OH Affiliated Agreement Disclosure | 3843 | A real estate loan | Real estate | Not specified | OHIO REV. CODE ANN. § [1349.11](http://codes.ohio.gov/orc/1349.11) (West 2012) | No | No |
| Initial Disclosure | OH Addendum to Uniform Residential Loan Application | 4689 | Credit | Not specified | At application | OHIO REV. CODE ANN. § [4112.021(B)(1)(g)](http://codes.ohio.gov/orc/4112.021) (West 2012) | No | No |
| Initial Disclosure | OH Escrow Account Disclosure | 11197 | A non-brokered loan secured by a lien on real property | Real property | Not earlier than 3 business days nor late than 24 hours before closing | OHIO REV. CODE ANN. § [1321.592(A)](http://codes.ohio.gov/orc/1321.592) (West 2012) | No | No |
| Initial Disclosure | OH High Loan to Value Disclosure | 11198 | A residential mortgage loan which exceeds 90% LTV | A dwelling (as defined in Section 103 of TILA) or residential real estate upon which is (or is intended to be) constructed a dwelling | Within 3 business days after taking an application | OHIO REV. CODE ANN. §§ [1321.592(B)](http://codes.ohio.gov/orc/1321.592) & [1322.062(A)(1)(J)](http://codes.ohio.gov/orc/1322.062) (West 2012) | Yes | Yes |
| Initial Disclosure | OH Addendum to the GFE and Good Faith Estimate 01-01-10 | 11204 & 14221 (*Federal*) | A residential mortgage loan | A dwelling (as defined in Section 103 of TILA) or residential real estate upon which is (or is intended to be) constructed a dwelling | Within 3 business days after taking an application | OHIO REV. CODE ANN. § [1322.062(D)](http://codes.ohio.gov/orc/1322.062) (West 2012); OHIO ADMIN. CODE [1301:8-7-15(D)](http://codes.ohio.gov/oac/1301%3A8-7-15) (2013) | Yes | No |
| Initial Disclosure | OH Business Relationship Disclosure Notice | 12271 | A residential mortgage loan | A dwelling (as defined in Section 103 of TILA) or residential real estate upon which is (or is intended to be) constructed a dwelling | Before referring the buyer to any settlement service provider. | OHIO REV. CODE ANN. § [1322.075](http://codes.ohio.gov/orc/1322.075) (West 2012); OHIO ADMIN. CODE [1301:8-7-25](http://codes.ohio.gov/oac/1301%3A8-7-25) (2013) | Yes | No |
| Initial Disclosure | Ohio Notice of Change in Mortgage Terms | 12463 (*upon request*) | A residential mortgage loan | A dwelling (as defined in Section 103 of TILA) or residential real estate upon which is (or is intended to be) constructed a dwelling | Not later than 24 hours after the information in Cx3472 changes, or 24 hours before the loan is closed, whichever is earlier. | OHIO REV. CODE ANN. §§ [1322.062(B)](http://codes.ohio.gov/orc/1322.062) & [1322.064](http://codes.ohio.gov/orc/1322.064) (West 2013) | No | No |
| Initial Disclosure | Tangible Net Benefit Worksheet | 12531 (*upon request*) | A covered loan which refinances another covered loan within 1 year, excluding a residential mortgage transaction | Property used as the consumer’s principal dwelling | Not specified | OHIO REV. CODE ANN. § [1349.27(G)](http://codes.ohio.gov/orc/1349.27) (West 2012) | No | No |
| Initial Disclosure | OH Verification of Prepurchase Counseling and Acknowledgment of Risk Disclosure | 13488 | A covered loan, excluding a residential mortgage transaction | Property used as the consumer’s principal dwelling | Before consummation | OHIO REV. CODE ANN. § [1349.27(K)](http://codes.ohio.gov/orc/1349.27) (West 2012) | Yes | No |
| Initial Disclosure | OH Conflict of Interest Disclosure | 13605 (*upon request*) | A residential mortgage loan | A dwelling (as defined in Section 103 of TILA) or residential real estate upon which is (or is intended to be) constructed a dwelling | Prior to furnishing or placing insurance | OHIO REV. CODE ANN. § [1301:8-3-17(D)](http://codes.ohio.gov/oac/1301%3A8-3-17) (West 2012) | No | No |
| Initial Disclosure | Ohio Insurance Notice to Applicant | 13606 (*upon request*) | A residential mortgage loan | A dwelling (as defined in Section 103 of TILA) or residential real estate upon which is (or is intended to be) constructed a dwelling | At the time the loan is made | OHIO ADMIN. CODE [1301:8-3-17(B)](http://codes.ohio.gov/oac/1301%3A8-3-17) (2013) | No | No |
| Initial Disclosure and Closing | OH Homebuyers’ Protection Act | 11195 | A residential mortgage | Real property containing (or which shall contain) 1-to-2 residential units | At application, or within 5 days if application is not submitted in person. | OHIO REV. CODE ANN. § [1345.05(A)(4) & (G)](http://codes.ohio.gov/orc/1345.05) (West 2012); OHIO ADMIN. CODE [109:4-3-29](http://codes.ohio.gov/oac/109%3A4-3-29) (2013) | Yes | No |
| Initial Disclosure | OH Escrow Account Disclosure | 11205 | A residential mortgage loan | A dwelling (as defined in Section 103 of TILA) or residential real estate upon which is (or is intended to be) constructed a dwelling | Not earlier than 3 business days nor later than 24 hours before closing | OHIO REV. CODE ANN. § [1322.063](http://codes.ohio.gov/orc/1322.063) (West 2012) | No | No |
| Initial Disclosure and Closing | OH Acknowledgement of Receipt of Home Mortgage Loan Informational Document | 12447 | A residential mortgage | Real property containing (or which shall contain) 1-to-2 residential units | At application, or within 5 business days if application is not submitted in person. | OHIO REV. CODE ANN. § [1345.05(G)](http://codes.ohio.gov/orc/1345.05) (West 2012); OHIO ADMIN. CODE [109:4-3-29](http://codes.ohio.gov/oac/109%3A4-3-29) & [109:4-3-29 Appendix](http://codes.ohio.gov/oac/109%3A4-3-29) (2013) | Yes | No |
| Closing | OH Closing Disclosure | 11267 | A consumer transaction connected with a residential mortgage | Real property containing (or which shall contain) 1-to-2 residential units | At closing | OHIO REV. CODE ANN. § [1345.031(B)(8)](http://codes.ohio.gov/orc/1345.031) (West 2012); OHIO ADMIN. CODE [109:4-3-23](http://codes.ohio.gov/oac/109%3A4-3-23) & [109:4-3-23 Appendix](http://codes.ohio.gov/oac/109%3A4-3-23) (2013) | Yes | No |
| Closing | OH Statutory Authority Disclosure | 13536 | A residential mortgage loan | A dwelling (as defined in Section 103 of TILA) or residential real estate upon which is (or is intended to be) constructed a dwelling | With the loan documents | OHIO ADMIN. CODE [1301:8-3-07(H)](http://codes.ohio.gov/oac/1301%3A8-3-07) (2013) | No | No |
| Closing | OH ARM Disclosure | 13537 | A residential mortgage loan | A dwelling (as defined in Section 103 of TILA) or residential real estate upon which is (or is intended to be) constructed a dwelling | At least 6 months, but not more than 7 months, in advance of the initial scheduled interest reset date | OHIO ADMIN. CODE [1301:8-3-07(G)(3)](http://codes.ohio.gov/oac/1301%3A8-3-07) (2013) | No | No |
| Initial Disclosures and Closing | OH Promise to Refinance Loan | 16235 (*upon request*) | A residential mortgage loan | A dwelling (as defined in Section 103 of TILA) or residential real estate upon which is (or is intended to be) constructed a dwelling | At the time the indebtedness is incurred | OHIO REV. CODE ANN. § [1322.07(H)](http://codes.ohio.gov/orc/1322.07) (West 2012) | Yes | No |
| Closing | OH Optional Credit Insurance | 16236 | A loan or credit transaction, which is generally secured by a junior lien | Not specified | At the time the indebtedness is incurred | OHIO REV. CODE ANN. § [3918.06(D)](http://codes.ohio.gov/orc/3918.06) (West 2012); OHIO ADMIN. CODE [3901-1-14(B)(4)](http://codes.ohio.gov/oac/3901-1-14) & [3901-1-14, App. I](http://codes.ohio.gov/oac/3901-1-14) (2013) | Yes | No |

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| Oklahoma  (Package Type) | Proper Name of Disclosure | Generic Cx Number | Loan Type | Property | Timing Requirement | Legal Reference | Borrower’s Signature Required? | Lender’s Signature Required? |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Initial Disclosure | Anti-Coercion Insurance Disclosure | 2788 | Either: (1) a loan of money upon the security of real or personal property; or (2)  a residential mortgage | Real or personal property, including  residential property | Not specified | OKLA. STAT. ANN. tit. 36, §§ [1204(9)](http://www.oklegislature.gov/osstatuestitle.html) & [3639.3](http://www.oklegislature.gov/osstatuestitle.html) (West 2012) | No | No |
| Initial Disclosure | OK Insurance Notice to Obligor | 3324 | A Subsection 10 mortgage | A consumer’s principal dwelling | No later than the time of closing | OKLA. STAT. ANN. tit. 14A, § [4-113](http://www.oklegislature.gov/osstatuestitle.html) (West 2012) | Yes | No |
| Initial Disclosure | OK Subsection 10 Mortgage Loan Disclosure | 3325 | A Subsection 10 mortgage | A consumer’s principal dwelling | Not less than 3 business days prior to consummation. | OKLA. STAT. ANN. tit. 14A, § [3-309.4(1)](http://www.oklegislature.gov/osstatuestitle.html) (West 2012) | No | No |
| Initial Disclosure | OK Title Protection Notice | 3851 | A financing for the purchase of property (i.e. a purchase money mortgage) | Real property which is either improved property or unimproved property which is purchased with a construction loan | At the time of application | OKLA. STAT. ANN. tit. 46, § [20](http://www.oklegislature.gov/osstatuestitle.html) (West 2012) | No | No |
| Initial Disclosure | NMLS Unique Identifier Disclosed on 1003 Uniform Residential Loan Application | On 4193 (*FNMA*) | A residential mortgage loan | A dwelling (as defined in Section 103[v] of TILA) or residential real estate upon which is (or is intended to be) constructed such a dwelling | On the application | OKLA. STAT. ANN. tit. 59, § [2095.4](http://www.oklegislature.gov/osstatuestitle.html) (West 2012) | No | No |
| Initial Disclosure | Tangible Net Benefit Worksheet | 15773 (*upon request*) | A “Subsection 10” mortgage, which refinances a consumer loan in which the value of the collateral is substantial in relation to the loan amount and the finance charge exceeds 13% per year. | A consumer’s principal dwelling | Not specified | OKLA. STAT. ANN. tit. 14A, § [3-411](http://www.oklegislature.gov/osstatuestitle.html) (West 2012) | No | No |
| Initial Disclosure | Good Faith Estimate 01-01-10 and other Initial RESPA Disclosures | 14221 and other RESPA Disclosures (*Federal*) | A residential mortgage loan | A dwelling (as defined in Section 103[v] of TILA) or residential real estate upon which is (or is intended to be) constructed such a dwelling | Upon receipt of a loan application and before receipt of any money from a borrower | OKLA. STAT. ANN. tit. 59, § [2095.15(B)](http://www.oklegislature.gov/osstatuestitle.html) (West 2012) | No | No |
| Initial Disclosure | Cost of Insurance Disclosure | 16488 | A consumer loan, in which the value of the collateral is substantial in relation to the loan amount and the finance charge exceeds 13% per year. | An interest in land | Not specified, but practically before assessing charges for additional insurances | OKLA. STAT. ANN. tit. 14A, § [3-202(3)(a) & (3)(b)](http://www.oklegislature.gov/osstatuestitle.html) (West 2012) | Yes, if borrower consents to life, accident, or health coverage insurance | No |
| Initial Disclosure, TILA Redisclosure, and Closing | All TILA Disclosures | 18, 1591, and other TILA Disclosures (*Federal*) | A consumer loan, in which the value of the collateral is substantial in relation to the loan amount | An interest in land, including the borrower’s principal dwelling | Various | OKLA. STAT. ANN. tit. 14A, §§ [3-301](http://www.oklegislature.gov/osstatuestitle.html) through [313](http://www.oklegislature.gov/osstatuestitle.html) (West 2012) | No | No |

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| Oregon  (Package Type) | Proper Name of Disclosure | Generic Cx Number | Loan Type | Property | Timing Requirement | Legal Reference | Borrower’s Signature Required? | Lender’s Signature Required? |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Initial Disclosure | Servicing Disclosure Statement | 20 (*Federal*) | A mortgage loan | Real estate | Not specified | OR. ADMIN. R. [441-870-0070(1)](http://arcweb.sos.state.or.us/pages/rules/oars_400/oar_441/441_870.html) (2013) | No | No |
| Initial Disclosure | OR Escrow Account Statement | 2761 | A real estate loan of $100,000 or less | Residential property, including multifamily property, occupied by borrower | Prior to entering into a real estate loan agreement | OR. REV. STAT. ANN. § [86.270](http://www.leg.state.or.us/ors/086.html) (West 2012) | No | No |
| Initial Disclosure | OR Escrow Account Option Notice | 2775 | A real estate loan of $100,000 or less | Residential property, including multifamily property, occupied by borrower | Before arranging for prepayments of taxes, insurance, and similar charges. | OR. REV. STAT. ANN. § [86.255](http://www.leg.state.or.us/ors/086.html) (West 2012) | No | No |
| Initial Disclosure | Anti-Coercion Insurance Disclosure | 2778 | A loan of money or extension of credit | Property | Not specified | OR. REV. STAT. ANN. § [746.215](http://www.leg.state.or.us/ors/746.html) (West 2012) | No | No |
| Initial Disclosure | Advanced Fee/Application Disclosure | 2783 | Not specified | Not specified | Prior to or at the time of receipt of advance fees. | OR. ADMIN. R. [441-875-0030(8)](http://arcweb.sos.state.or.us/pages/rules/oars_400/oar_441/441_875.html) (2013) | No | No |
| Initial Disclosure | NMLS Unique Identifier Disclosed on 1003 Uniform Residential Loan Application | On 4193 | A residential mortgage loan | Property upon which is a 1-to-4 residential dwelling units | On the application | OR. REV. STAT. ANN. § [86A.239](http://www.leg.state.or.us/ors/086.html) (West 2012) | No | No |
| Initial Disclosure | OR Float or Lock Agreement | 4297 | Residential or single family loans | Not specified | Not specified | OR. ADMIN. R. [441-850-0005(21)](http://arcweb.sos.state.or.us/pages/rules/oars_400/oar_441/441_850.html), [441-865-0060(1)(c)](http://arcweb.sos.state.or.us/pages/rules/oars_400/oar_441/441_865.html), & [441-870-0030(2)](http://arcweb.sos.state.or.us/pages/rules/oars_400/oar_441/441_870.html) (2013) | Yes | Yes |
| Initial Disclosure | OR Late Charge Notice | 4679 | A loan secured by residential real property | Residential real property | Prior to execution of the mortgage | OR. REV. STAT. ANN. §§ [86.165](http://www.leg.state.or.us/ors/086.html) & [86.180](http://www.leg.state.or.us/ors/086.html) (West 2012) | No | No |
| Initial Disclosure | Addendum to Loan Application | 13441 | Not specified | Not specified | Not specified, but practically with the application | OR. REV. STAT. ANN. § [106.340](http://www.leg.state.or.us/ors/106.html) (West 2012) | No | No |
| Initial Disclosure | OR Conflict of Interest Disclosure | 13604 (*upon request*) | A mortgage loan | Not specified | Before negotiating loan terms. | OR. ADMIN. R. [441-870-0030(4)](http://arcweb.sos.state.or.us/pages/rules/oars_400/oar_441/441_870.html) (2013) | No | No |
| Initial Disclosure, TILA Redisclosure, and Closing | Itemization of Amount Financed 01-01-10 | 14644 (*Federal*) | A loan, which is subject to the Oregon Consumer Finance Act (a consumer finance loan) | Real property | At the time each loan is made | OR. ADMIN. R. [441-730-0240](http://arcweb.sos.state.or.us/pages/rules/oars_400/oar_441/441_730.html) (2013) | No | No |
| Initial Disclosure | OR Spanish Good Faith Estimate, Spanish General Disclosure, & Spanish Truth-in-Lending Disclosure | 15656, 15657, & 15658 | A residential mortgage transaction | Property upon which is a 1-to-4 residential dwelling units | When soliciting or negotiating business with a borrower in Spanish | OR. REV. STAT. ANN. § [86A.198](http://www.leg.state.or.us/ors/086a.html) (West 2012) | No | No |
| Closing | Prepayment Note Addendum | 31 | Loans, including mortgage loans and loans of more than 3 years secured by a mortgage | Real property | With the loan agreement | OR. REV. STAT. ANN. §§ [82.160](http://www.leg.state.or.us/ors/082.html), [82.170](http://www.leg.state.or.us/ors/082.html), & [86.150](http://www.leg.state.or.us/ors/086.html) (West 2012); OR. ADMIN. R. [441-870-0040](http://arcweb.sos.state.or.us/pages/rules/oars_400/oar_441/441_870.html) (2013) | No | No |
| Closing | OR Collateral Protection Insurance Disclosure | 1007 | A loan | Real property | With the contract or loan agreement | OR. REV. STAT. ANN. § [746.201](http://www.leg.state.or.us/ors/746.html) (West 2012) | Yes | Yes |
| Closing | HUD-1 01-01-10 | 14222 (*Federal*) | A loan, presumably a consumer finance loan | Real property | At the time any loan is made | OR. REV. STAT. ANN. § [725.360(1)](http://www.leg.state.or.us/ors/725.html) (West 2012) | No | No |
| Closing | OR Statute of Frauds Disclosure | 14718 | A loan or extension of credit for a non-consumer purpose | Not specified, but generally does not apply to residential real property consisting of 1-to-4 dwelling units, one of which is the borrower’s residence | Not later that the time the loan is initially made. | OR. REV. STAT. ANN. § [41.580(3)](http://www.leg.state.or.us/ors/041.html) (West 2012) | Yes | No |
| Closing | All Oregon Deeds of Trust | 346, 399, 504, & 1370 | Not specified | Real estate | An instrument is presented to a county clerk for recording | OR. REV. STAT. ANN. § [205.234](http://www.leg.state.or.us/ors/205.html) (West 2012) | No | No |

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| Pennsylvania  (Package Type) | Proper Name of Disclosure | Generic Cx Number | Loan Type | Property | Timing Requirement | Legal Reference | Borrower’s Signature Required? | Lender’s Signature Required? |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Initial Disclosure and Closing | PA Optional Insurance Notice | 1027 | A covered loan, which is a non-purchase consumer credit mortgage loan of less than $100,000 | A consumer’s principal dwelling | Not later than the time of closing. | 63 PA. CONS. STAT. ANN. § [456.512(f)(2)](http://www.legis.state.pa.us/WU01/LI/LI/US/HTM/2001/0/0055.000.008.000..HTM) (West 2012) | Yes | No |
| Initial Disclosure and TILA Redisclosure | Property Insurance Consent on Truth-in-Lending Disclosure | On 1591 | A mortgage loan | A dwelling (as defined in Section 103[v] of TILA) or residential real estate | Not specified | 7 PA. CONS. STAT. ANN. § [6122(a)(4)](http://www.legis.state.pa.us/WU01/LI/LI/CT/HTM/07/00.061.022.000..HTM) (West 2012) | Yes | No |
| Initial Disclosure | Anti-Coercion Insurance Disclosure | 2778 | A loan | Real or personal property | Before or at application | 18 PA. CONS. STAT. ANN. § [7309](http://www.legis.state.pa.us/WU01/LI/LI/CT/HTM/18/00.073.009.000..HTM) (West 2012); 40 PA. CONS. STAT. ANN. § [310.76(a) & (b)](http://weblinks.westlaw.com/result/default.aspx?cite=UUID%28N8D08B29034-2611DA8A989-F4EECDB8638%29&db=1000262&findtype=VQ&fn=_top&pbc=DA010192&rlt=CLID_FQRLT713352971434&rp=%2FSearch%2Fdefault.wl&rs=WEBL13.01&service=Find&spa=pac-1000&sr=TC&vr=2.0) (West 2012) | No | No |
| Initial Disclosure | PA High Cost Loan Disclosure | 3590 | A covered loan, which is a nonpurchase consumer credit mortgage loan of less than $100,000 | A consumer’s principal dwelling | At least 3 business days prior to consummation. | 63 PA. CONS. STAT. ANN. § [456.512(a)](http://www.legis.state.pa.us/WU01/LI/LI/US/HTM/2001/0/0055.000.008.000..HTM) (West 2012) | No | No |
| Initial Disclosure | PA Application Disclosure | 3738 | A mortgage loan | A dwelling (as defined in Section 103[v] of TILA) or residential real estate | At the time of application | 7 PA. CONS. STAT. ANN. § [6121(10)](http://www.legis.state.pa.us/WU01/LI/LI/CT/HTM/07/07.HTM) | No | No |
| Initial Disclosure | NMLS Unique Identifier Disclosed on 1003 Uniform Residential Loan Application | On 4193 | A mortgage loan | A dwelling (as defined in Section 103[v] of TILA) or residential real estate | On the application | 7 PA. CONS. STAT. ANN. § [6121(14)](http://www.legis.state.pa.us/WU01/LI/LI/CT/HTM/07/00.061.021.000..HTM) (2012) | No | No |
| Initial Disclosure | PA Consumer Mortgage Disclosure Form | 14079 | A loan (a mortgage loan or a loan involving a mortgage) | A dwelling (as defined in Section 103[v] of TILA) or residential real estate | Within 3 business days after application is received or prepared. | 10 PA. CONS. STAT. ANN. § [46.2(b) & (c)](http://www.pacode.com/secure/data/010/chapter46/s46.2.html) (2013) | No | Yes |
| Initial Disclosure | PA Lock-In Agreement | 15748 (*upon request*) | A mortgage loan | A dwelling (as defined in Section 103[v] of TILA) or residential real estate | Not specified | 7 PA. CONS. STAT. ANN. §§ [6102](http://www.legis.state.pa.us/WU01/LI/LI/CT/HTM/07/00.061.002.000..HTM), [6121(11)](http://www.legis.state.pa.us/WU01/LI/LI/CT/HTM/07/00.061.021.000..HTM) & [6123(7)](http://www.legis.state.pa.us/WU01/LI/LI/CT/HTM/07/00.061.023.000..HTM) (West 2013) | Yes | Yes |
| Initial Disclosure | Cost of Insurance Disclosure | 16488 (*upon request*) | A mortgage loan | A dwelling (as defined in Section 103[v] of TILA) or residential real estate | When the consumer elects to obtain certain insurances | 7 PA. CONS. STAT. ANN. § [6122(a)(3)](http://www.legis.state.pa.us/WU01/LI/LI/CT/HTM/07/00.061.022.000..HTM) (West 2013) | Yes, if life, disability, health, accident, or unemployment insurance is purchased through licensee | No |
| Initial Disclosure and Closing | All RESPA and TILA Disclosures | 18, 1591, 14221, 14222, and many others | A loan or extension of credit | Not specified | At various times | 7 PA. CONS. STAT. ANN. § [303(c)](http://weblinks.westlaw.com/result/default.aspx?cite=UUID%28N28BB85706B-EF11E2A243D-80FFBA62AFB%29&db=1000262&findtype=VQ&fn=_top&pbc=DA010192&rlt=CLID_FQRLT102341121434&rp=%2FSearch%2Fdefault.wl&rs=WEBL13.01&service=Find&spa=pac-1000&sr=TC&vr=2.0) (West 2012) | No | No |
| Closing | HELOC Agreement – PA | 1349 | A loan or extension of credit | Not specified | Not specified, but practically before making the loan or extending credit | 7 PA. CONS. STAT. ANN. § [303(d)](http://weblinks.westlaw.com/result/default.aspx?cite=UUID%28N28BB85706B-EF11E2A243D-80FFBA62AFB%29&db=1000262&findtype=VQ&fn=_top&pbc=DA010192&rlt=CLID_FQRLT102341121434&rp=%2FSearch%2Fdefault.wl&rs=WEBL13.01&service=Find&spa=pac-1000&sr=TC&vr=2.0) (West 2012) | Yes | Yes |

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| Rhode Island  (Package Type) | Proper Name of Disclosure | Generic Cx Number | Loan Type | Property | Timing Requirement | Legal Reference | Borrower’s Signature Required? | Lender’s Signature Required? |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Initial Disclosure | RI Notice of Nonrefundability of Loan Fees | 3575 | A secured mortgage loan | Real estate with dwelling houses of not more than 4 | Not later than 3 business days after the application | R.I. GEN. LAWS ANN. § [34-23-6](http://webserver.rilin.state.ri.us/Statutes/TITLE34/34-23/34-23-6.HTM) (West 2012) | No | No |
| Initial Disclosure | Anti-Coercion Insurance | 3750 | Either: (a) a mortgage; or (b) a loan or extension of credit | Real or personal property | Not specified | R.I. GEN. LAWS ANN § [27-5-3.2](http://webserver.rilin.state.ri.us/Statutes/TITLE27/27-5/27-5-3.2.HTM) & [27-29-4(9)(iv) & (10)](http://webserver.rilin.state.ri.us/Statutes/TITLE27/27-29/27-29-4.HTM) (West 2012) | No | No |
| Initial Disclosure | RI Right to Choose Title Agent/Attorney | 3847 | A mortgage loan, residential mortgage loan, or commercial mortgage loan | Real estate | Not specified | R.I. GEN. LAWS ANN §§ [19-9-5](http://webserver.rilin.state.ri.us/Statutes/TITLE19/19-9/19-9-5.HTM) & [19-9-6](http://webserver.rilin.state.ri.us/Statutes/TITLE19/19-9/19-9-6.HTM) (West 2012) | No | No |
| Initial Disclosure | NMLS Unique Identifier Disclosed on 1003 Uniform Residential Loan Application | On 4193 (*FNMA*) | A residential mortgage loan | A dwelling (as defined in Section 103[v] of TILA)  or residential real estate upon which is (or Is intended to be) a dwelling | On the application | R.I. GEN. LAWS ANN § [19-14.10-21](http://webserver.rilin.state.ri.us/Statutes/TITLE19/19-14.10/19-14.10-21.HTM) (West 2012) | No | No |
| Initial Disclosure | Enhanced Prepayment Penalty Disclosure, Rider, and Addendum | 12389, 12387, 12388 | A loan secured by a mortgage | Real estate containing dwelling houses of not more than 4 dwelling units | In the mortgage note | R.I. GEN. LAWS ANN § [34-23-5](http://webserver.rilin.state.ri.us/Statutes/TITLE34/34-23/34-23-5.HTM) (West 2012) | No | No |
| Adverse Action and Initial Disclosure | RI Appraisal Fee Disclosure and Addendum to Statement of Credit Denial, Termination, or Change | 5102 and 15905 (*Federal)* | A mortgage loan | Real estate | Prior to receiving an appraisal fee. | R.I. GEN. LAWS ANN § [19-9-3](http://webserver.rilin.state.ri.us/Statutes/TITLE19/19-9/19-9-3.HTM) (West 2012) | No | No |
| Initial Disclosure | RI Addendum to Uniform Residential Loan Application | 5103 | A loan secured by an interest in real estate | Real estate | At application | R.I. GEN. LAWS ANN § [19-9-32](http://webserver.rilin.state.ri.us/Statutes/TITLE19/19-9/19-9-32.HTM) (West 2012) | No | No |
| Initial Disclosure | RI Prohibited Acts of Lenders and Loan Brokers | 11241 | A home loan | Real estate with a 1-to-4 family dwelling used as the borrower’s principal residence | No later than 3 business days of application. | R.I. GEN. LAWS ANN §§ [34-25.2-1](http://webserver.rilin.state.ri.us/Statutes/TITLE34/34-25.2/INDEX.HTM) through [34-25.2-15](http://webserver.rilin.state.ri.us/Statutes/TITLE34/34-25.2/INDEX.HTM) (West 2012); R.I. CODE R. [11-2-3 App. 5, Form 1](http://sos.ri.gov/documents/archives/regdocs/released/pdf/DBR/4495.pdf) (2013) | Yes | Yes |
| Initial Disclosure | RI Tangible Net Benefit | 11242 | A home loan which refinances a previous (home) loan which was consummated within the prior 60 months | Real estate with a 1-to-4 family dwelling used as the borrower’s principal residence | Prior to or upon consummation of the loan | R.I. GEN. LAWS ANN §§ [34-25.2-1](http://webserver.rilin.state.ri.us/Statutes/TITLE34/34-25.2/INDEX.HTM) through [34-25.2-15](http://webserver.rilin.state.ri.us/Statutes/TITLE34/34-25.2/INDEX.HTM) (West 2012); R.I. CODE R. [11-2-3:5(A)(v) & App. 5](http://sos.ri.gov/documents/archives/regdocs/released/pdf/DBR/4495.pdf), Form 3 (2013) | Yes | Yes |
| Initial Disclosure | RI High Cost Related Prohibited Acts of Lenders and Loan Brokers | 11408 | A high-cost home loan | Real estate with a 1-to-4 family dwelling used as the borrower’s principal residence | No later than 3 business days of application. | R.I. GEN. LAWS ANN §§ [34-25.2-1](http://webserver.rilin.state.ri.us/Statutes/TITLE34/34-25.2/INDEX.HTM) through [34-25.2-15](http://webserver.rilin.state.ri.us/Statutes/TITLE34/34-25.2/INDEX.HTM) (West 2012); R.I. CODE R. [11-2-3:5(A)(iv) & App. 5](http://sos.ri.gov/documents/archives/regdocs/released/pdf/DBR/4495.pdf), Form 2 (2013) | [Yes](http://www.dbr.state.ri.us/documents/rules/banking_securities/Form3_HLPA.pdf) | [Yes](http://www.dbr.state.ri.us/documents/rules/banking_securities/Form3_HLPA.pdf) |
| Initial Disclosure | RI Home Loan Protection Act Disclosure | 12089 | A high-cost home loan | Real estate with a 1-to-4 family dwelling used as the borrower’s principal residence | Upon determination that a high-cost home loan is being obtained. | R.I. GEN. LAWS ANN. §§ [34-25.2-1](http://webserver.rilin.state.ri.us/Statutes/TITLE34/34-25.2/INDEX.HTM) through [34-25.2-15](http://webserver.rilin.state.ri.us/Statutes/TITLE34/34-25.2/INDEX.HTM) (West 2012); R.I. CODE R. [11-2-3:5(D)(iii) & App. 5](http://sos.ri.gov/documents/archives/regdocs/released/pdf/DBR/4495.pdf), Form 5 (2013) | Yes | Yes |
| Initial Disclosure | RI Form 4 HLPA | 12090 | A high-cost home loan | Real estate with a 1-to-4 family dwelling used as the borrower’s principal residence | Upon determination that a high-cost home loan is being obtained | R.I. GEN. LAWS ANN. §§ [34-25.2-1](http://webserver.rilin.state.ri.us/Statutes/TITLE34/34-25.2/INDEX.HTM) through [34-25.2-15](http://webserver.rilin.state.ri.us/Statutes/TITLE34/34-25.2/INDEX.HTM) (West 2012); R.I. CODE R. [11-2-3:5(D)(iii) & App. 5](http://sos.ri.gov/documents/archives/regdocs/released/pdf/DBR/4495.pdf), Form 4 (2013) | Yes | Yes |
| Adverse Action | Statement of Credit Denial, Termination, or Change | 15858 (*Federal*) | Credit for personal, family, or household purposes | Not specified | Not specified | R.I. GEN. LAWS ANN. § [6-13.1-21(b)](http://webserver.rilin.state.ri.us/Statutes/TITLE6/6-13.1/6-13.1-21.HTM) (West 2012) | No | No |
| Closing | Homestead Waiver on all RI Mortgages and RI Waiver of Homestead | On 348, 401, 506, 2465, and 15329 (*upon request*) | Not specified, but practically a purchase loan | A homestead to the extent of $500,000 | Not specified | R.I. GEN. LAWS ANN. § [9-26-4.1](http://webserver.rilin.state.ri.us/Statutes/TITLE9/9-26/9-26-4.1.HTM) (West 2012); R.I. CODE R. 11-2-3:5(F) (2012) | No | No |
| Closing | RI Notification to Buyers of Withholding Tax Requirement | 1028 | A purchase loan | Real property | Not specified | R.I. GEN. LAWS ANN. § [44-30-71.3(d)](http://webserver.rilin.state.ri.us/Statutes/TITLE44/44-30/44-30-71.3.HTM) (West 2012); R.I. CODE R. 60-1-140:1 (2012) | No | No |

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| South Carolina  (Package Type) | Proper Name of Disclosure | Generic Cx Number | Loan Type | Property | Timing Requirement | Legal Reference | Borrower’s Signature Required? | Lender’s Signature Required? |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Initial Disclosure | Anti-Coercion Insurance Disclosure | 2778 | A financing of the purchase of real property, a lending of money on the security of the real property, or a renewal and extension of a loan or mortgage | Real property | Not specified | S.C. CODE ANN. § [38-57-110](http://www.scstatehouse.gov/code/t38c057.php#38-57-100) (2012) | No | No |
| Initial Disclosure | SC Mortgage Broker Fee Agreement for Financial Services | 3525 | Either: (1) a high-cost home loan; (2) a consumer home loan; or (2) a mortgage loan | Either: (1) an owner-occupied, residential real estate containing a 1-to-4 family, owner-occupied structure; or (2) residential real property, consisting of one or more single-family, owner occupied dwellings | Within 3 business days of receipt of an application | S.C. CODE ANN. § [37-23-45](http://www.scstatehouse.gov/code/t37c023.php#37-23-45), [37-23-75](http://www.scstatehouse.gov/code/t37c023.php#37-23-75), [40-58-75](http://www.scstatehouse.gov/code/t40c058.php#40-58-75), & [40-58-78(A)](http://www.scstatehouse.gov/code/t40c058.php#40-58-78) (2012); S.C. CODE ANN. REGS. [28-400(C)(2)](http://www.scstatehouse.gov/coderegs/c028.php#28-400) (2013) | Yes | No |
| Initial Disclosure | SC Attorney and Insurance Preference Disclosure | 3848 | A loan secured by a lien on real estate for a personal, family, or household purpose, excluding a consumer loan | Real estate | No later than 3 business days after application | S.C. CODE ANN. § [37-10-102(a)](http://www.scstatehouse.gov/code/t37c010.php#37-10-102) (2012) | No | No |
| Initial Disclosure | NMLS Unique Identifier Disclosed on 1003 Uniform Residential Loan Application; All S.C. documents | On 4193 and all other S.C. documents | A mortgage loan | Residential real property, consisting of one or more single-family, owner occupied dwellings | Various | S.C. CODE ANN. §§ [37-22-210(F)](http://www.scstatehouse.gov/code/t37c022.php#37-22-210) & [37-22-270(F)](http://www.scstatehouse.gov/code/t37c022.php#37-22-270) (2012); S.C. CODE ANN. REGS. [15-64](http://www.scstatehouse.gov/coderegs/c015.php#15-64) (2013) | No | No |
| Initial Disclosure | SC Borrower Complaints | 4694 | A mortgage loan, including a consumer home loan | Real estate with a 1-to-4 family structure that is the borrower’s principal dwelling | At the time of application | S.C. CODE ANN. § [37-23-70(D)](http://www.scstatehouse.gov/code/t37c023.php#37-23-70) (2012) | Yes | No |
| Closing | Assignment, Sale, or Transfer of Servicing | 21 (*Federal*) | A consumer loan, which generally is a junior lien loan | An interest in land | Not specified | S.C. CODE ANN. § [37-3-406](http://www.scstatehouse.gov/code/t37c003.php#37-3-406) (2012) | No | No |
| Closing | SC Notice to Cosigners | 1017 | A consumer loan, which generally is a junior lien loan | An interest in land | Before or contemporaneously with signing any agreement of obligation. | S.C. CODE ANN. § [37-3-303](http://www.scstatehouse.gov/code/t37c003.php#37-3-303) (2012) | Yes | No |
| Initial Disclosure | SC Tangible Benefit Worksheet | 2889 (*upon request*) | A consumer home loan that refinances within 42 months an existing consumer home loan | Real estate with a 1-to-4 family structure that is the borrower’s principal dwelling | Not specified | S.C. CODE ANN. §§ [37-23-20(8)](http://www.scstatehouse.gov/code/t37c023.php#37-23-20) & [37-23-70(A)](http://www.scstatehouse.gov/code/t37c023.php#37-23-70) (2012) | No | No |

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| South Dakota  (Package Type) | Proper Name of Disclosure | Generic Cx Number | Loan Type | Property | Timing Requirement | Legal Reference | Borrower’s Signature Required? | Lender’s Signature Required? |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Initial Disclosure | Anti-Coercion Insurance Disclosure | 2778 | A loan of money upon the security of any property or the renewal or extension of any loan or mortgage | Real property | Not specified | S.D. CODIFIED LAWS § [58-33-31](http://legis.state.sd.us/statutes/DisplayStatute.aspx?Type=Statute&Statute=58-33-31) (2012) | No | No |

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| Tennessee  (Package Type) | Proper Name of Disclosure | Generic Cx Number | Loan Type | Property | Timing Requirement | Legal Reference | Borrower’s Signature Required? | Lender’s Signature Required? |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Initial Disclosure | Advanced Fee/Application Disclosure | 2783 | A residential mortgage loan | A dwelling (as defined in Section 103[v] of TILA) or residential real estate upon which is constructed or intended to be constructed a dwelling | When a deposit is required in connection with an application | TENN. CODE ANN. § [45-13-206(c)](http://www.lexisnexis.com/hottopics/tncode/) (West 2012) | Yes | Yes |
| Initial Disclosure | Anti-Coercion Insurance Disclosure | 2788 | A loan of money or extension of credit | Real estate | Prior to a sale of insurance | TENN. CODE ANN. § [56-8-106(a) through (d)](http://www.lexisnexis.com/hottopics/tncode/) (West 2012) | Yes | Yes |
| Initial Disclosure | TN Title Insurance Disclosure | 4167 | The purchase or sale of a fee simple possessory interest | Real property | At or before the closing of settlement | TENN. CODE ANN. § [56-35-133](http://www.lexisnexis.com/hottopics/tncode/) (West 2012) | Yes | No |
| Initial Disclosure | NMLS Unique Identifier Disclosed on 1003 Uniform Residential Loan Application | On 4193 | A residential mortgage loan | A dwelling (as defined in Section 103[v] of TILA) or residential real estate upon which is constructed or intended to be constructed a dwelling | On the application | TENN. CODE ANN. § [45-13-303(d)](http://www.lexisnexis.com/hottopics/tncode/) (West 2012) | No | No |
| Initial Disclosure | High Cost Tangible Net Benefit Worksheet | 15773 (*upon request*) | A high-cost home loan that refinances, within 30 months, an existing home loan or high-cost home loan | A 1-to-4 family structure that is or will be occupied by the borrower as his principal dwelling | Not specified | TENN. CODE ANN. § [45-20-103(4)](http://www.lexisnexis.com/hottopics/tncode/) (West 2012) | No | No |
| Initial Disclosure | TN High Cost Notice to Borrower | 13071 | A high-cost home loan | A 1-to-4 family structure that is or will be occupied by the borrower as his principal dwelling | At least 3 business days prior to consummation | TENN. CODE ANN. § [45-20-103(16)](http://www.lexisnexis.com/hottopics/tncode/) (West 2012) | Yes | No |
| Initial Disclosure | TN High Cost Home Loan Counseling Notice | 13072 | A high-cost home loan | A 1-to-4 family structure that is or will be occupied by the borrower as his principal dwelling | Not later than the time that the GFE is required to be given. | TENN. CODE ANN. § [45-20-103(21)](http://www.lexisnexis.com/hottopics/tncode/) (West 2012) | No | No |
| Initial Disclosure | TN Commitment Letter | 15810 | A loan of money or extension of credit | Not specified | Not specified | TENN. CODE ANN. § [29-2-101(b)](http://www.lexisnexis.com/hottopics/tncode/) (West 2012) | Yes, if in form of promissory note and intended to be signed by the debtor but not the lender/creditor | No, if in form of promissory note and is intended to be signed by the debtor but not the lender/creditor |
| Initial Disclosure | TN Lock-In Agreement | 14675 | A residential mortgage loan | A dwelling (as defined in Section 103[v] of TILA) or residential real estate upon which is constructed or intended to be constructed a dwelling | Not specified, but practically before a lock-in fee is charged | TENN. COMP. R. & REGS. [0180-17-.04](http://www.tn.gov/sos/rules/0180/0180.htm) (2013) | Yes, per Tenn. Code Ann. § 29-2-101(b) (West 2012) | Yes, per Tenn. Code Ann. § 29-2-101(b) (West 2012) |
| Closing | High-Cost Home Loan Legend on 3200 Note Fixed and TN Deed of Trust | 5 & 351 | A high-cost home loan | A 1-to-4 family structure that is or will be occupied by the borrower as his principal dwelling | At closing | TENN. CODE ANN. § [45-20-103(19)](http://www.lexisnexis.com/hottopics/tncode/) (West 2012) | No | No |
| Closing | Assignment, Sale, or Transfer of Servicing | 21 (*Federal*) | A residential mortgage loan | A dwelling (as defined in Section 103[v] of TILA) or residential real estate upon which is constructed or intended to be constructed a dwelling | At least 10 calendar days before the first payment affected by the notice is due | TENN. COMP. R. & REGS. [0180-17-.03](http://www.tn.gov/sos/rules/0180/0180-17.20101029.pdf) (2013) | No | No |

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| Texas  (Package Type) | Proper Name of Disclosure | Generic Cx Number | Loan Type | Property | Timing Requirement | Legal Reference | Borrower’s Signature Required | Lender’s Signature Required |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Initial Disclosure | Anti-Coercion Insurance Disclosure | 2778 | A loan or extension of credit | Property | Not specified | TEX. INS. CODE ANN. § [556.051](http://www.statutes.legis.state.tx.us/Docs/IN/htm/IN.556.htm#556.051) (West 2011) | No | No |
| Initial Disclosure | Advanced Fee/Application Disclosue | 2783 | A residential mortgage loan | A dwelling (as defined by Section 103[v] of TILA) or residential real estate on which a dwelling is constructed or intended to be constructed | Not specified | TEX. FIN. CODE ANN. § [156.304(a)](http://www.statutes.legis.state.tx.us/Docs/FI/htm/FI.156.htm#156.304) (West 2011) | No | No |
| Initial Disclosure | TX Mortgage Banker Disclosure | 2999 | A residential mortgage loan | A dwelling (as defined by Section 103[v] of TILA) or residential real estate on which a dwelling is constructed or intended to be constructed | At application | TEX. FIN. CODE ANN. § [157.007(a)](http://www.statutes.legis.state.tx.us/Docs/FI/htm/FI.157.htm#157.007) (West 2011); 7 TEX. ADMIN. CODE § [81.200(a)](http://www.sos.state.tx.us/tac/) (2013) | No | No |
| Initial Disclosure | Disclosure of Multiple Roles in a Consumer Real Estate Transaction | 3581 | A residential mortgage loan | A dwelling (as defined by Section 103[v] of TILA) or residential real estate on which a dwelling is constructed or intended to be constructed | Before acting in a dual capacity | TEX. FIN. CODE ANN. § [156.303(a)(13)](http://www.statutes.legis.state.tx.us/Docs/FI/htm/FI.156.htm) (West 2011) | Yes | No |
| Initial Disclosure | TX Important Notice to Home Loan Borrowers | 3591 | A home loan with an interest rate of 12% or more a year | A manufactured home or real property improved by a 1-to-4 family dwelling which is used as the borrower’s principal residence | At the time the GFE is given or, if RESPA does not apply to the loan, 3 business days after application. | TEX. FIN. CODE ANN. § [343.102](http://www.statutes.legis.state.tx.us/) (West 2011) | No | No |
| Initial Disclosure | TX Notice Concerning Extensions of Credit - Spanish | 3640 | A 50(a)(6) equity loan | A homestead | 12 days before the loan is closed | TEX. CONST. art. 16, § [50(g)](http://www.statutes.legis.state.tx.us/Docs/CN/htm/CN.16.htm#16.50); 7 TEX. ADMIN. CODE § [153.51](http://info.sos.state.tx.us/pls/pub/readtac$ext.TacPage?sl=R&app=9&p_dir=&p_rloc=&p_tloc=&p_ploc=&pg=1&p_tac=&ti=7&pt=8&ch=153&rl=51) (2013) | No | No |
| Initial Disclosure | TX Insurance Notice to Applicant | 3715 | A home loan | A manufactured home or real property improved by a 1-to-4 family dwelling which is used as the borrower’s principal residence | Not later than 3 business days after receipt of application. | TEX. FIN. CODE ANN. § [343.104](http://www.statutes.legis.state.tx.us/Docs/FI/htm/FI.343.htm#343.104) (West 2011) | No | No |
| Initial Disclosure | TX Residential Mortgage Loan Originator Disclosure | 3883 | A residential mortgage loan | A dwelling (as defined by Section 103[v] of TILA) or residential real estate on which a dwelling is constructed or intended to be constructed | With an initial application | TEX. FIN. CODE ANN. § [156.004](http://www.statutes.legis.state.tx.us/Docs/FI/htm/FI.156.htm#156.004) (West 2011); 7 TEX. ADMIN. CODE §§ [80.200(a)](http://info.sos.state.tx.us/pls/pub/readtac$ext.TacPage?sl=R&app=9&p_dir=&p_rloc=&p_tloc=&p_ploc=&pg=1&p_tac=&ti=7&pt=4&ch=80&rl=200) & [80.204(b)(1)(C)](http://info.sos.state.tx.us/pls/pub/readtac$ext.TacPage?sl=R&app=9&p_dir=&p_rloc=&p_tloc=&p_ploc=&pg=1&p_tac=&ti=7&pt=4&ch=80&rl=204) (2013) | Yes | Yes |
| Initial Disclosure | TX Disclosure Statement Required for Residential Construction | 4262 | Third-party financing pursuant to a residential construction contract | A 1-to-4 unit residence that is used or intended to be used as a dwelling by one of the owners | Before the date of closing | TEX. PROP. CODE ANN. §§ [53.255(b)](http://www.statutes.legis.state.tx.us/Docs/PR/htm/PR.53.htm#53.255) & [53.257(b)](http://www.statutes.legis.state.tx.us/Docs/PR/htm/PR.53.htm#53.257) (West 2011) | Yes | No |
| Initial Disclosure | TX Notice Concerning Extensions of Credit | 4549 | A 50(a)(6) equity loan | A homestead | 12 days before the loan is closed | TEX. CONST. art. 16, § [50(g)](http://www.statutes.legis.state.tx.us/Docs/CN/htm/CN.16.htm#16.50); 7 TEX. ADMIN. CODE § [153.51](http://info.sos.state.tx.us/pls/pub/readtac$ext.TacPage?sl=R&app=9&p_dir=&p_rloc=&p_tloc=&p_ploc=&pg=1&p_tac=&ti=7&pt=8&ch=153&rl=51) (2013) | No | No |
| Initial Disclosure | TX Complaint Notice | 10735  (*upon request*) | Not specified  A loan under Chapter 342, Title 4 of Texas’ Finance Code (a consumer loan) | Not specified  A 1-to-4 family dwelling | With each contract of a licensee | TEX. FIN. CODE ANN. § [14.104](http://www.statutes.legis.state.tx.us/Docs/FI/htm/FI.14.htm#14.104) (West 2011); 7 TEX. ADMIN. CODE § [90.105(b)(5)](http://info.sos.state.tx.us/pls/pub/readtac$ext.TacPage?sl=R&app=9&p_dir=&p_rloc=&p_tloc=&p_ploc=&pg=1&p_tac=&ti=7&pt=5&ch=90&rl=105) (2013) | No | No |
| Initial Disclosure | Privacy Policy Notice | 15182 (*Federal*) | Not specified.  A loan under Chapter 342, Title 4 of Texas’ Finance Code (a consumer loan) | Not specified.  A 1-to-4 family dwelling | With any privacy notice required to be provided by Federal or Texas law | TEX. FIN. CODE ANN. § [11.307](http://www.statutes.legis.state.tx.us/Docs/FI/htm/FI.11.htm#11.307) (West 2011); 7 TEX. ADMIN. CODE §§ [11.37](http://info.sos.state.tx.us/pls/pub/readtac$ext.TacPage?sl=R&app=9&p_dir=&p_rloc=&p_tloc=&p_ploc=&pg=1&p_tac=&ti=7&pt=2&ch=11&rl=37) & [90.105(b)(1) – (4)](http://info.sos.state.tx.us/pls/pub/readtac$ext.TacPage?sl=R&app=9&p_dir=&p_rloc=&p_tloc=&p_ploc=&pg=1&p_tac=&ti=7&pt=5&ch=90&rl=105) (2013) | No | No |
| Initial Disclosure | TX Mortgage Company Conditional Approval Letter (Form B) | 16683 (*upon request*) | A residential mortgage loan | A dwelling (as defined by Section 103[v] of TILA) or residential real estate on which a dwelling is constructed or intended to be constructed | Not specified, but practically when an application is approved on the basis of credit worthiness but not on collateral | TEX. FIN. CODE ANN. § [156.105](http://www.statutes.legis.state.tx.us/Docs/FI/htm/FI.156.htm) (West 2011); 7 TEX. ADMIN. CODE § [80.201(b)](http://info.sos.state.tx.us/pls/pub/readtac$ext.TacPage?sl=R&app=9&p_dir=&p_rloc=&p_tloc=&p_ploc=&pg=1&p_tac=&ti=7&pt=4&ch=80&rl=201) (2013) | No | Yes |
| Initial Disclosure | TX Mortgage Banker Conditional Approval Letter (Form B) | 16682  (*upon request*) | A residential mortgage loan | A dwelling (as defined by Section 103[v] of TILA) or residential real estate on which a dwelling is constructed or intended to be constructed | Not specified, but practically when an application is approved on the basis of credit worthiness but not on collateral | TEX. FIN. CODE ANN. § [156.105](http://www.statutes.legis.state.tx.us/Docs/FI/htm/FI.156.htm) (West 2011); 7 TEX. ADMIN. CODE § [81.201(b)](http://info.sos.state.tx.us/pls/pub/readtac$ext.TacPage?sl=R&app=9&p_dir=&p_rloc=&p_tloc=&p_ploc=&pg=1&p_tac=&ti=7&pt=4&ch=81&rl=201) (2013) | No | Yes |
| Initial Disclosure | TX Mortgage Company Conditional Qualification Letter (Form A) | 16685  (*upon request*) | A residential mortgage loan | A dwelling (as defined by Section 103[v] of TILA) or residential real estate on which a dwelling is constructed or intended to be constructed | Not specified, but practically when a conditional qualification is established | TEX. FIN. CODE ANN. § [156.105](http://www.statutes.legis.state.tx.us/Docs/FI/htm/FI.156.htm) (West 2011); 7 TEX. ADMIN. CODE § [80.201(a)](http://info.sos.state.tx.us/pls/pub/readtac$ext.TacPage?sl=R&app=9&p_dir=&p_rloc=&p_tloc=&p_ploc=&pg=1&p_tac=&ti=7&pt=4&ch=80&rl=201) (2013) | No | Yes |
| Initial Disclosure | TX Mortgage Banker Conditional Qualification Letter (Form A) | 16684 (*upon request*) | A residential mortgage loan | A dwelling (as defined by Section 103[v] of TILA) or residential real estate on which a dwelling is constructed or intended to be constructed | Not specified, but practically when a conditional qualification is established | TEX. FIN. CODE ANN. § [156.105](http://www.statutes.legis.state.tx.us/Docs/FI/htm/FI.156.htm) (West 2011); 7 TEX. ADMIN. CODE § [81.201(a)](http://info.sos.state.tx.us/pls/pub/readtac$ext.TacPage?sl=R&app=9&p_dir=&p_rloc=&p_tloc=&p_ploc=&pg=1&p_tac=&ti=7&pt=4&ch=81&rl=201) (2013) | No | Yes |
| Closing | Truth-in-Lending Disclosure and Truth-in-Lending Total Payments Itemization | On 18  15444 | A loan under Chapter 342, Title 4 of Texas’ Finance Code (a consumer loan) | A 1-to-4 family dwelling | Before taking a loan obligation | TEX. FIN. CODE ANN. § [342.505](http://www.statutes.legis.state.tx.us/Docs/FI/htm/FI.342.htm#342.505) (West 2011) | No | No |
| Closing | Notice of Confidentiality Rights on TX Deed of Trust | On 352 | Not specified | Real property | Not specified, but practically at closing | TEX. PROP. CODE ANN. § [11.008(c)](http://www.statutes.legis.state.tx.us/Docs/PR/htm/PR.11.htm) (West 2011) | No | No |
| Closing | TX Collateral Protection Act Notice | 1015 | A credit transaction for which a credit agreement exists | Real property | At the time the credit agreement is executed | TEX. FIN. CODE ANN. § [307.052(a)](http://www.statutes.legis.state.tx.us/Docs/FI/htm/FI.307.htm#307.052) (West 2011) | No | No |
| Closing | TX Home Equity Affidavit of Fair Market Value of Homestead Property | 3653 | A 50(a)(6) equity loan | A homestead | On the date the extension of credit is made | TEX. CONST. art. 16, § [50(a)(6)(Q)(ix)](http://www.statutes.legis.state.tx.us/Docs/CN/htm/CN.16.htm#16.50) | Yes | Yes |
| Closing | TX Notice of No Oral Agreements | 3682 | A loan agreement in which the amount of the loan exceeds $50,000 | Not specified | In or with the loan agreement | TEX. BUS. & COM. ANN. § [26.02(e)-(f)](http://www.statutes.legis.state.tx.us/Docs/BC/htm/BC.26.htm) (West 2011) | Yes | Yes |
| Closing | TX Affidavit of Reasonable Costs on Homestead Property Refinance | 3684 | A loan which refinances any loans described in Tex. Const. art. 16, § 50(a)(1) through (a)(5), which includes an advance of additional funds | A homestead | Not specified | TEX. CONST. art. 16, § [50(e)(2)](http://www.statutes.legis.state.tx.us/Docs/CN/htm/CN.16.htm#16.50); 7 TEX. ADMIN. CODE § [153.41](http://info.sos.state.tx.us/pls/pub/readtac$ext.TacPage?sl=R&app=9&p_dir=&p_rloc=&p_tloc=&p_ploc=&pg=1&p_tac=&ti=7&pt=8&ch=153&rl=41) (2013) | No | No |
| Closing | TX Home Equity Owner’s Affidavit Acknowledging Lender’s Compliance and HUD-1 01-01-10 | 5010 and 14222 (*latter Federal*) | A 50(a)(6) equity loan | A homestead | One business day before closing | TEX. CONST. art. 16, § [50(a)(6)(M)(ii)](http://www.statutes.legis.state.tx.us/Docs/CN/htm/CN.16.htm#16.50); 7 TEX. ADMIN. CODE § [153.13](http://info.sos.state.tx.us/pls/pub/readtac$ext.TacPage?sl=R&app=9&p_dir=&p_rloc=&p_tloc=&p_ploc=&pg=1&p_tac=&ti=7&pt=8&ch=153&rl=13) (2013) | Yes, when documentation is provided on date of closing due to good cause or a bona fide emergency | No |
| Closing | TX Home Equity Discount Point Acknowledgment | 5029 | A 50(a)(6) equity loan | A homestead | Not specified | TEX. CONST. art. 16, § [50(a)(6)(E)](http://www.statutes.legis.state.tx.us/Docs/CN/htm/CN.16.htm#16.50); 7 TEX. ADMIN. CODE § [153.5](http://info.sos.state.tx.us/pls/pub/readtac$ext.TacPage?sl=R&app=9&p_dir=&p_rloc=&p_tloc=&p_ploc=&pg=1&p_tac=&ti=7&pt=8&ch=153&rl=5) (2013) | No | No |
| Closing | TX Home Equity Election Not to Rescind | 9522 | A 50(a)(6) equity loan | A homestead | At closing | TEX. CONST. art. 16, § [50(a)(6)(Q)(viii)](http://www.statutes.legis.state.tx.us/Docs/CN/htm/CN.16.htm#16.50);  7 TEX. ADMIN. CODE § [153.25](http://info.sos.state.tx.us/pls/pub/readtac$ext.TacPage?sl=R&app=9&p_dir=&p_rloc=&p_tloc=&p_ploc=&pg=1&p_tac=&ti=7&pt=8&ch=153&rl=25) (2013) | No | No |
| Closing | Texas Veterans Land Board Take-Out Loan Affidavit | 7768 | A take-out loan | A single dwelling home | At closing | [Texas Veterans’ Land Board](http://www.glo.texas.gov/vlb/veterans-benefits/veteran-loans/home-loans/take-out-loans.html) | Yes | No |
| Closing | TX Notice of Penalties for Making False or Misleading Statements | 12309 | Either: (1) a home loan; or (2) a residential mortgage loan | Either: (1) a manufactured home or real property improved by a 1-to-4 family dwelling which is used as the borrower’s principal residence; or (2) a dwelling (defined by Section 103[v] of TILA) or residential real estate which has or shall have a dwelling | At closing | TEX. FIN. CODE ANN. § [343.105](http://www.statutes.legis.state.tx.us/Docs/FI/htm/FI.343.htm#343.105) (West 2011); 7 TEX. ADMIN. CODE §§ [80.204(b)(1)(E)](http://info.sos.state.tx.us/pls/pub/readtac$ext.TacPage?sl=R&app=9&p_dir=&p_rloc=&p_tloc=&p_ploc=&pg=1&p_tac=&ti=7&pt=4&ch=80&rl=204) (2013) | Yes | No |
| Closing | Spanish Truth-in-Lending Disclosure | 14389 | A loan under Chapter 342, Title 4 of Texas’ Finance Code (a consumer loan) or a home equity loan regulated by the Texas Office of Consumer Credit Commissioner | A 1-to-4 family dwelling | No later than consummation of the loan contract | TEX. FIN. CODE ANN. § [341.502(a)(a-1)](http://www.statutes.legis.state.tx.us/Docs/FI/htm/FI.341.htm#341.502) (West 2011); 7 TEX. ADMIN. CODE § [90.701](http://info.sos.state.tx.us/pls/pub/readtac$ext.TacPage?sl=R&app=9&p_dir=&p_rloc=&p_tloc=&p_ploc=&pg=1&p_tac=&ti=7&pt=5&ch=90&rl=701) (2013) | No | No |
| Closing | TX Disclosure of Servicing Complaints | 16006  (*upon request*) | A residential mortgage loan | A dwelling or residential real estate, which has either: (1) a dwelling, as defined under Section 103(v) of TILA; or (2) a 1-to-4 family dwelling | Not later than the 30th day after the registrant commences servicing the loan. | TEX. FIN. CODE ANN. §§ [157.007(b)](http://www.statutes.legis.state.tx.us/Docs/FI/htm/FI.157.htm#157.007) & [158.101](http://www.statutes.legis.state.tx.us/Docs/FI/htm/FI.158.htm#158.101) (West 2011) | No | No |

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| Utah  (Package Type) | Proper Name of Disclosure | Generic Cx Number | Loan Type | Property | Timing Requirement | Legal Reference | Borrower’s Signature Required? | Lender’s Signature Required? |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Initial Disclosure | Anti-Coercion Insurance Disclosure | 2778 | An extension of credit | Not specified | At the time of written application or, if there is no written application, before closing | UTAH CODE ANN. §§ [31A-23a-402(5)](http://le.utah.gov/code/TITLE31A/htm/31A23a040200.htm) & [31A-23a-416](http://le.utah.gov/code/TITLE31A/htm/31A23a041600.htm) (West 2012) | No | No |
| Initial Disclosure | Advanced Fee/Application Disclosure | 2783 | A mortgage loan of more than two years | Not specified | At the time a fee or deposit is accepted | UTAH CODE ANN. § [70D-2-305](http://le.utah.gov/code/TITLE70D/htm/70D02_030500.htm) (West 2012) | Yes | No |
| Initial Disclosure | UT High Cost Home Loan Disclosures | 3774 | A high-cost mortgage | A borrower’s principal dwelling | No less than 3 business days prior to consummation | UTAH CODE ANN. § [61-2d-105](http://le.utah.gov/code/TITLE61/htm/61_02d010500.htm) (West 2012) | No | No |
| Initial Disclosure | UT Loan Notice | 15693 | A mortgage loan of more than two years | Not specified | At the time of receipt or preparation of the written application | UTAH CODE ANN. § [70D-2-302](http://le.utah.gov/code/TITLE70D/htm/70D02_030200.htm) (West 2012) | No | No |
| Closing | RESPA Legend on UT Deeds of Trust | On 353, 406, 511, & 1398 | A federally-related mortgage loan subject to RESPA | Residential property consisting of 1-to-4 family units | At recording | UTAH CODE ANN. § [17-21-18.5(4)(b)](http://le.utah.gov/code/TITLE17/htm/17_21_001805.htm) (West 2012) | No | No |
| Closing | UT Disclosure of Servicer | 1001 | A mortgage loan of more than two years | Not specified | At the time of closing | UTAH CODE ANN. § [70D-2-303](http://le.utah.gov/code/TITLE70D/htm/70D02_030300.htm) (West 2012) | No | No |

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| Vermont  (Package Type) | Proper Name of Disclosure | Generic Cx Number | Loan Type | Property | Timing Requirement | Legal Reference | Borrower’s Signature Required? | Lender’s Signature Required? |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Initial Disclosure | Anti-Coercion Insurance Disclosure | 2778 | A loan of money or extension of credit | Not specified | Not specified | VT. STAT. ANN. tit. 8, § [4725](http://www.leg.state.vt.us/statutes/fullsection.cfm?Title=08&Chapter=129&Section=04725) (West 2012) | No | No |
| Initial Disclosure | VT Broker/Prospective Borrower Agreement | 3594 | A mortgage loan | Real property or real estate | Before taking any fee or at the time a signed application is submitted | VT. STAT. ANN. tit. 8, § [2219](http://www.leg.state.vt.us/statutes/fullsection.cfm?Title=08&Chapter=073&Section=02219) (West 2012); 4-2 VT. CODE R. §§ [3:4](http://www.lexisnexis.com/hottopics/codeofvtrules/) & [Appendix](http://www.lexisnexis.com/hottopics/codeofvtrules/) (2013) | Yes | Yes |
| Initial Disclosure | VT High Rate/High Point Notices | 3708 | A high rate, high point loan, which is secured by a first lien on residential real estate and consists of fees and points over a certain threshold. | Residential real estate | ­Given in conjunction with the GFE, or when the borrower is notified that the lender will only offer this type of loan | VT. STAT. ANN. tit. 9, § [104](http://www.leg.state.vt.us/statutes/fullsection.cfm?Title=09&Chapter=004&Section=00104) (West 2012); 4-2 VT. CODE R. § [6](http://www.lexisnexis.com/hottopics/codeofvtrules/) (2013) | No | No |
| Initial Disclosure | VT Mortgage Loan Commitment Agreement | 4671 | Either: (1) a loan secured by a lien against real estate; or (2) a loan secured by a first lien on owner occupied residential real estate | Real estate used as the borrower’s residence and owner occupied residential real estate | No less than 24 hours prior to closing (some exceptions apply) | VT. STAT. ANN. tit. 9, § [103](http://www.leg.state.vt.us/statutes/fullsection.cfm?Title=09&Chapter=004&Section=00103) (West 2012); 4-2 VT. CODE R. §§ [5:3](http://www.lexisnexis.com/hottopics/codeofvtrules/) & [5:4](http://www.lexisnexis.com/hottopics/codeofvtrules/) (2013) | No | No |
| Initial Disclosure | VT Application Capacity Notice | 4816 | A mortgage loan | Real estate | In advance of taking any fee or at the time an application is submitted | VT. STAT. ANN. tit. 8, § [2220](http://www.leg.state.vt.us/statutes/fullsection.cfm?Title=08&Chapter=073&Section=02220) (West 2012) | No | No |
| Initial Disclosure | VT Addendum to Uniform Residential Loan Application | 5107 | Not specified | Not specified | Not specified, but practically at application | VT. STAT. ANN. tit. 15, § [1204](http://www.leg.state.vt.us/statutes/fullsection.cfm?Title=15&Chapter=023&Section=01204); Dept. of Banking, Insurance, Securities, and Health Care Administration Bulletin No. [23](http://www.dfr.vermont.gov/banking/vermont-civil-union-law-effective-july-1-2000) | No | No |
| Initial Disclosure and Closing | Certification and Authorization | 13 | Credit | Not specified | Before obtaining a credit report | VT. STAT. ANN. tit. 9, § [2480e](http://www.leg.state.vt.us/statutes/fullsection.cfm?Title=09&Chapter=063&Section=02480e) (West 2012); 3-2 VT. CODE R. § [110:CF-112.03](http://www.lexisnexis.com/hottopics/codeofvtrules/) (2013) | Yes | No |
| Initial Disclosure, TILA ReDisclosure, Closing | Itemization of Amount Financed 01-01-10 | 14644 | A loan | Not specified | In advance of any loan closing | VT. STAT. ANN. tit. 8, § [2232a(b)](http://www.leg.state.vt.us/statutes/fullsection.cfm?Title=08&Chapter=073&Section=02232a) (West 2012) | No | No |
| Closing | Co-signer Notice on 3200 Note Fixed, FHA Note Fixed, and VA 3200 Note Fixed | On 5 (*FNMA*), 36 (*FHA*), and 58 (*VA*) | An obligation | Not specified | With the instrument evidencing the obligation | VT. STAT. ANN. tit. 9, § [102](http://www.leg.state.vt.us/statutes/fullsection.cfm?Title=09&Chapter=004&Section=00102) (West 2012) | No | No |
| Closing | HUD-1 01-01-10 | 14222 (*Federal*) | A loan | Not specified | At the time the loan is made | VT. STAT. ANN. tit. 8, § [2232a(a)](http://www.leg.state.vt.us/statutes/fullsection.cfm?Title=08&Chapter=073&Section=02232a) (West 2012) | No | No |

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| Virginia  (Package Type) | Proper Name of Disclosure | Generic Cx Number | Loan Type | Property | Timing Requirement | Legal Reference | Borrower’s Signature Required? | Lender’s Signature Required? |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Initial Disclosure | VA Insurance Disclosure | 3577 | Not specified.  A loan or extension of credit | Personal household property.  Not specified. | Before offering, selling, or requiring insurance when an application is pending. | VA. CODE ANN. §§ [38.2-233(B)](http://leg1.state.va.us/cgi-bin/legp504.exe?000+cod+38.2-233) & [38.2-513.1(A)(9)](http://leg1.state.va.us/cgi-bin/legp504.exe?000+cod+38.2-513.1) (West 2013) | No | No |
| Initial Disclosure | VA Notice | 3592 | A mortgage loan used to purchase real estate | 1-to-4 family residential property and real estate | At the time broker services are first offered | VA. CODE ANN. § [6.2-1616(B)(5)](http://leg1.state.va.us/cgi-bin/legp504.exe?000+cod+6.2-1616) (West 2013) | Yes | No |
| Initial Disclosure | Loan Broker Agreement | 3841 | A mortgage loan | 1-to-4 family residential property | Not specified | VA. CODE ANN. § [6.2-1616(B)(4)](http://leg1.state.va.us/cgi-bin/legp504.exe?000+cod+6.2-1616) (West 2013) | Yes | No |
| Initial Disclosure | VA Choice of Settlement Agent Notice | 5101 | A purchase loan | Real estate consisting of 1-to-4 residential dwelling units | In all contracts involving the purchase of real estate. | VA. CODE ANN. § [55-525.23](http://leg1.state.va.us/cgi-bin/legp504.exe?000+cod+55-525.23) (West 2013) | No | No |
| Initial Disclosure | VA Notification to Mortgage Loan Applicants | 5111 | A loan secured by a primary mortgage or deed of trust | Owner-occupied residential real estate consisting of 1-to-4 family dwelling units | At the time an application is submitted by the loan applicant | VA. CODE ANN. § [6.2-406](http://leg1.state.va.us/cgi-bin/legp504.exe?000+cod+6.2-406) (West 2013) | No | No |
| Initial Disclosure | Affiliated Business Disclosure | 11413 (*Federal*) | Debt to a lender, secured by a first mortgage or deed of trust on real estate | Real estate containing 1-to-4 residential dwelling units | Before entering into an arrangement with an affiliated business | VA. CODE ANN. § [55-525.13](http://leg1.state.va.us/cgi-bin/legp504.exe?000+cod+55-525.13) (West 2013) | No | No |
| Initial Disclosure | Tangible Net Benefit Worksheet | 12531 (*upon request*) | A refinance of a mortgage loan by another mortgage loan | 1-to-4 family residential property | Not specified | VA. CODE ANN. § [6.2-1614(7)](http://leg1.state.va.us/cgi-bin/legp504.exe?000+cod+6.2-1614) (West 2013) | No | No |
| Initial Disclosure | VA Lock-In Agreement | 14674 | A mortgage loan | 1-to-4 family residential property | Not specified | 10 VA. ADMIN. CODE §§ [5-160-10](http://leg1.state.va.us/cgi-bin/legp504.exe?000+reg+10VAC5-160-10) & [5-160-30(B)](http://leg1.state.va.us/cgi-bin/legp504.exe?000+reg+10VAC5-160-30) (2012) | Yes | Yes |
| Initial Disclosure | VA Mortgage Loan Commitment Agreement | 14686 | A mortgage loan | 1-to-4 family residential property | Not specified | 10 VA. ADMIN. CODE §§ [5-160-10](http://leg1.state.va.us/cgi-bin/legp504.exe?000+reg+10VAC5-160-10) & [5-160-30(A)](http://leg1.state.va.us/cgi-bin/legp504.exe?000+reg+10VAC5-160-30) (2012) | Yes | Yes |
| Initial Disclosure and Closing | All TILA Disclosures | 18, 1591, and all other TILA Disclosures | Consumer credit or a mortgage loan | Not specified.  1-to-4 family residential property | Various times | VA. CODE ANN. §§ [6.2-436](http://leg1.state.va.us/cgi-bin/legp504.exe?000+cod+6.2-436) & [6.2-1615](http://leg1.state.va.us/cgi-bin/legp504.exe?000+cod+6.2-1615) (West 2013) | No | No |
| Closing | Amount of Consideration on VA Deed of Trust | 354 | A purchase loan | Lands, tenements, or other realty | At recording | VA. CODE ANN. § [58.1-802](http://leg1.state.va.us/cgi-bin/legp504.exe?000+cod+58.1-802) (West 2013) | No | No |
| Closing | HUD-1 01-01-10 | 14222 (*Federal*) | A mortgage loan | 1-to-4 family residential property | Prior to the closing of a mortgage loan | VA. CODE ANN. § [6.2-1615](http://leg1.state.va.us/cgi-bin/legp504.exe?000+cod+6.2-1615) (West 2013) | No | No |

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| Washington  (Package Type) | Proper Name of Disclosure | Generic Cx Number | Loan Type | Property | Timing Requirement | Legal Reference | Borrower’s Signature Required? | Lender’s Signature Required? |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Initial Disclosure | WA Broker Application Disclosure | 2655 | A residential mortgage loan | Residential real estate upon which is (or is intended to be) constructed a dwelling of 1-to-4 units | Within 3 business days of a receipt of an application. | WASH. REV. CODE ANN. § [19.146.030(2) & (4)](http://apps.leg.wa.gov/rcw/default.aspx?cite=19.146.030) (West 2013); WASH. ADMIN. CODE § [208-620-510(4)](http://apps.leg.wa.gov/wac/default.aspx?cite=208-620-510) (2013) | No | No |
| Initial Disclosure | Anti-Coercion Insurance Disclosure | 2778 | A debt or loan | Not specified | Not specified | WASH. REV. CODE ANN. § [48.30.260](http://apps.leg.wa.gov/rcw/default.aspx?cite=48.30.260) (West 2013) | No | No |
| Initial Disclosure | WA Appraisal Notification on Purchase Money Mortgages | 2791 | A purchase money residential mortgage loan | Residential real property upon which is (or is intended to be) a 1-to-4 family dwelling | Prior to closing | WASH. REV. CODE ANN. § [19.149.020](http://apps.leg.wa.gov/rcw/default.aspx?cite=19.149.020) (West 2013) | No | No |
| Initial Disclosure | WA Interest Rate Lock Agreement | 2792 | A residential mortgage loan | Residential real estate upon which is (or is intended to be) constructed a dwelling of 1-to-4 units | Within 3 business days of a receipt of a loan application | WASH. REV. CODE ANN. §§ [19.146.010(13)](http://apps.leg.wa.gov/rcw/default.aspx?cite=19.146.010) & [19.146.030(2)(c)](http://apps.leg.wa.gov/rcw/default.aspx?cite=19.146.030) (West 2013); WASH. ADMIN. CODE § [208-620-510(3) & (4)](http://apps.leg.wa.gov/wac/default.aspx?cite=208-620-510) (2013) | Yes(?) | Yes |
| Initial Disclosure | WA Conflict of Interest Disclosure | 3705 | A residential mortgage loan | Either: (1) residential real estate upon which is (or is intended to be) constructed a dwelling of 1-to-4 units; or (2) a dwelling (as defined under Section 103[v] of TILA) or residential real estate upon which is (or will be) a dwelling | Prior to providing mortgage services | WASH. REV. CODE ANN. § [19.146.0201(14)(b)](http://apps.leg.wa.gov/rcw/default.aspx?cite=19.146.0201) (West 2013); WASH. ADMIN. CODE § [208-660-300(7)](http://apps.leg.wa.gov/wac/default.aspx?cite=208-660-300) (2013) | No | No |
| Initial Disclosure | WA Disclosure Receipt | 3747 | A loan | Real property | Not specified | WASH. ADMIN. CODE § [208-620-510(2)](http://apps.leg.wa.gov/wac/default.aspx?cite=208-620-510) (2013) | No | No |
| Initial Disclosure | Loan Brokerage Agreement | 3841 | A residential mortgage loan | Residential real property upon which is (or will be constructed) a 1-to-4 family dwelling | Not specified | WASH. REV. CODE ANN. § [19.146.040](http://apps.leg.wa.gov/rcw/default.aspx?cite=19.146.040) (West 2013); WASH. ADMIN. CODE § [208-660-430(23)](http://apps.leg.wa.gov/wac/default.aspx?cite=208-660-430) (2013) | Yes | Yes |
| Initial Disclosure | Addendum to Loan Application | 13441 | Not specified | Not specified | Not specified | WASH. REV. CODE ANN. §§ [26.04.010](http://apps.leg.wa.gov/rcw/default.aspx?cite=26.04.010) & [26.60.010 through 26.60.901](http://apps.leg.wa.gov/rcw/default.aspx?cite=26.60) (West 2013) | No | No |
| Initial Disclosure | WA Disclosure Summary or  RESPA Disclosures | 13539 (*upon request*) or 14221 and other RESPA Disclosures (*Federal*) | A residential mortgage loan or a consumer loan | Residential real property upon which is (or will be constructed) a 1-to-4 family dwelling, or real property | Within 3 business days following receipt of an application. | WASH. REV. CODE ANN. §§ [19.144.020](http://apps.leg.wa.gov/rcw/default.aspx?cite=19.144.020) & [31.04.102](http://apps.leg.wa.gov/rcw/default.aspx?cite=31.04.102) (West 2013); WASH. ADMIN. CODE §§ [208-600-200](http://apps.leg.wa.gov/wac/default.aspx?cite=208-600-200), [208-620-510(4)](http://apps.leg.wa.gov/wac/default.aspx?cite=208-620-510), [208-660-430(4)(b)](http://apps.leg.wa.gov/wac/default.aspx?cite=208-660-430) (2013) | No | No |
| Closing | PMI Disclosure | 29, 862, 4668, 14292, 14293, & 14294 | A residential mortgage transaction | An owner-occupied, 1-to-4 unit residential real property | At the time a transaction is entered into | WASH. REV. CODE ANN. § [61.10.020(1)](http://apps.leg.wa.gov/rcw/default.aspx?cite=61.10.020)  (West 2013) | No | No |
| Closing | WA Oral Agreement Notice | 12751 | A loan of money or extension of credit | Not specified | In documents relating to the credit agreement. | WASH. REV. CODE ANN. § [19.36.140](http://apps.leg.wa.gov/rcw/default.aspx?cite=19.36.140) (West 2013) | No | No |

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| West Virginia  (Package Type) | Proper Name of Disclosure | Generic Cx Number | Loan Type | Property | Timing Requirement | Legal Reference | Borrower’s Signature Required? | Lender’s Signature Required? |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Initial Disclosure | Anti-Coercion Insurance Disclosure | 2778 | A consumer loan | Real property | Not specified | W. VA. CODE ANN. § [46A-3-109(b)(4) & (b)(5)](http://www.legis.state.wv.us/WVCODe/ChapterEntire.cfm?chap=46a&art=3&section=109#03) (West 2012) | No | No |
| Initial Disclosure | WV Tangible Net Benefit Worksheet | 3849 | A primary mortgage loan or a subordinate mortgage loan, or a consumer loan | A dwelling (as defined in Section 103[v] of the TILA) or residential real estate upon which is constructed a dwelling, or land | Not specified | W. VA. CODE ANN. §§ [31-17-8(d)](http://www.legis.state.wv.us/WVCODe/ChapterEntire.cfm?chap=31&art=17&section=8#17) & [46A-4-111(2)](http://www.legis.state.wv.us/WVCODe/ChapterEntire.cfm?chap=46a&art=4&section=111#04) (West 2012) | Yes, per [form](http://www.dfi.wv.gov/banking/applications/Bank/Documents/Tangible_Net_Benefit_Worksheet_2002.pdf) | Yes, per [form](http://www.dfi.wv.gov/banking/applications/Bank/Documents/Tangible_Net_Benefit_Worksheet_2002.pdf) |
| Initial Disclosure | NMLS Unique Identifier Disclosed on 1003 Uniform Residential Loan Application | On 4193 | A residential mortgage loan | A dwelling (as defined in Section 103[v] of the TILA) or residential real estate upon which is constructed a dwelling | With the application | W. VA. CODE ANN. § [31-17A-18](http://www.legis.state.wv.us/WVCODe/ChapterEntire.cfm?chap=31&art=17A&section=18#17A) (West 2012) | No | No |
| Initial Disclosure | West Virginia Fees and Services Disclosure | 4827 (*upon request*) | An extension of credit | Not specified | Before executing a contract with a buyer or receiving any money | W. VA. CODE ANN. § [46A-6C-6](http://www.legis.state.wv.us/WVCODe/ChapterEntire.cfm?chap=46a&art=6C&section=6#06C) (West 2012) | No | No |
| Closing | Truth-in-Lending Disclosure and Truth-in-Lending Total Payments Itemization | 18 and other closing TILs and 15444 | A primary mortgage loan or a subordinate mortgage loan | A dwelling (as defined in Section 103[v] of the TILA) or residential real estate upon which is constructed a dwelling | At the time of closing | W. VA. CODE ANN. § [31-17-9(a)](http://www.legis.state.wv.us/WVCODe/ChapterEntire.cfm?chap=31&art=17&section=9#17) (West 2012) | No | Yes |
| Closing | 3260 Note Balloon, 3180 Rider Balloon, and Fixed Rate Note West Virginia Second | 230, 752, and 1081 | A consumer loan | Land | With any writing purporting to contain the agreement of the parties (closing) | W. VA. CODE ANN. § [46A-2-105](http://www.legis.state.wv.us/WVCODe/ChapterEntire.cfm?chap=46a&art=2&section=105#02) | No | No |
| Closing | WV Collateral Protection Insurance Disclosure | 1000 | A consumer credit transaction | Collateral, which includes real property | With the credit agreement (closing) | W. VA. CODE ANN. § [46A-3-109a(b)(3)](http://www.legis.state.wv.us/WVCODe/ChapterEntire.cfm?chap=46a&art=3&section=109A#03) (West 2012) | No | No |
| Closing | WV Notice to Cosigners | 1018 | A consumer loan | Land | Before a cosigner signs any instrument evidencing the transaction. | W. VA. CODE ANN. § [46A-2-104](http://www.legis.state.wv.us/WVCODe/ChapterEntire.cfm?chap=46a&art=2&section=104#02) (West 2012) | No | No |

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| Wisconsin  (Package Type) | Proper Name of Disclosure | Generic Cx Number | Loan Type | Property | Timing Requirement | Legal Reference | Borrower’s Signature Required? | Lender’s Signature Required? |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Initial Disclosure | Anti-Coercion Insurance Disclosure | 2778 | A financing of the purchase of the property or a lending of money secured by the property | Real or personal property | Not specified | WIS. STAT. ANN. § [134.10(1)](https://docs.legis.wisconsin.gov/statutes/statutes/134/10) (West 2013) | No | No |
| Initial Disclosure | Advanced Fee/Application Disclosure | 2783 | A loan, which is a primary lien | A 1-to-4 family dwelling used as the borrower’s principal residence | Before accepting an application or fee in connection with the loan. | WIS. STAT. ANN. § [138.052(7e)(b)](https://docs.legis.wisconsin.gov/statutes/statutes/138/052) (West 2013); WIS. ADMIN. CODE DFI-BKG § [43.02(11)](https://docs.legis.wisconsin.gov/code/admin_code/dfi_bkg/43) (2013) | No | No |
| Initial Disclosure | WI Adjustable Rate Mortgage Information Statement | 3951 | A variable rate loan, which is a primary lien | A 1-to-4 family dwelling used as the borrower’s principal residence | Before making a variable rate loan. | WIS. STAT. ANN. § [138.056(6)](https://docs.legis.wisconsin.gov/statutes/statutes/138/056) (West 2013) | No | No |
| Initial Disclosure | High Cost Tangible Net Benefit Worksheet | 15773 (*upon request*) | A covered loan that refinances another covered loan, which is a first lien with an amount financed of $25,000 or less | Residential real property that is or will be occupied by the customer as a principal dwelling | Not specified | WIS. STAT. ANN. § [428.203(7)](https://docs.legis.wisconsin.gov/statutes/statutes/428/II/203) (West 2013) | No | No |
| Initial Disclosure | Good Faith Estimate 01-01-10 & WI Loan Commitment | 14221 (*Federal)* and 15918 | A residential mortgage loan | A dwelling (as defined in 15 USCA § 1602[v]) or residential real property | At the time of or prior to the issuance of a loan commitment | WIS. ADMIN. CODE DFI-BKG §§ [40.01(5) & (6)](https://docs.legis.wisconsin.gov/code/admin_code/dfi_bkg/40) and [43.02(12) & (13)](https://docs.legis.wisconsin.gov/code/admin_code/dfi_bkg/43) (2013) | No | Yes |
| Initial Disclosure | WI Consumer Disclosure Statement | 14546 | A residential mortgage loan | A dwelling (as defined in 15 USCA § 1602[v]) or residential real property | Before entering into a brokerage services contract. | WIS. STAT. ANN. § [224.79(2)](https://docs.legis.wisconsin.gov/statutes/statutes/224/III/79) (West 2013); WIS. ADMIN. CODE DFI-BKG § [44.02](https://docs.legis.wisconsin.gov/code/admin_code/dfi_bkg/44) (2013) | Yes | No |
| Initial Disclosure | WI Mortgage Broker Agreement | 14547 | A residential mortgage loan | A dwelling (as defined in 15 USCA § 1602[v]) or residential real property | Not specified, but practically before engaging in broker services | WIS. STAT. ANN. § [224.79(1)](https://docs.legis.wisconsin.gov/statutes/statutes/224/III/79) (West 2013); WIS. ADMIN. CODE DFI-BKG § [44.01](https://docs.legis.wisconsin.gov/code/admin_code/dfi_bkg/44) (2013) | Yes | Yes |
| Initial Disclosure and Closing | WI ARM Prepayment Penalty Notice | 9109 | A variable rate loan, which is a primary lien | A 1-to-4 family dwelling used as the borrower’s principal residence | By the time of the offer of the loan | WIS. STAT. ANN. § [138.056(3m)(a)](https://docs.legis.wisconsin.gov/statutes/statutes/138/056) (West 2013) | Yes | No |
| Initial Disclosure, Processing, Underwriting, and Closing | NMLS Unique Identifier Disclosed on 1003 Uniform Residential Loan Application | On 4193 | A residential mortgage loan | A dwelling (as defined in 15 USCA § 1602[v]) or residential real property | With the application | WIS. STAT. ANN. § [224.73(4)(a) & (b)](https://docs.legis.wisconsin.gov/statutes/statutes/224/III/73) (West 2013) | No | Yes, for mortgage loan applications |
| Closing | WI Mortgage Second & Fixed Rate Note Wisconsin Second | 515 & 1080 | A consumer credit transaction, which is a junior lien and the amount financed is $25,000 or less | Real or personal property | With the writing evidencing the customer’s obligation to pay (closing) | WIS. STAT. ANN. § [422.303(3)](https://docs.legis.wisconsin.gov/statutes/statutes/422/III/303) (West 2013) | No | No |
| Closing | Notice to Spouse of Extension of Credit by Copy of Security Instrument | 515 & 1353 | A credit transaction governed by the Wisconsin Consumer Act (Wis. Stat. Ann. ch. 421 through 427), which is a junior lien and the amount financed is $25,000 or less | Real or personal property | Before any payment is due under the transaction | WIS. STAT. ANN. § [766.56(3)(b)](https://docs.legis.wisconsin.gov/statutes/statutes/766/56) (West 2013) | No | No |
| Closing | WI Property Tax Escrow Option | 1023 | A loan, which is a primary lien | A 1-to-4 family dwelling used as the borrower’s principal residence | Before closing | WIS. STAT. ANN. § [138.052(5m)(b)](https://docs.legis.wisconsin.gov/statutes/statutes/138/052) (West 2013) | No | No |
| Closing | WI Explanation of Personal Obligation | 16043 (*upon request*) | A consumer credit transaction, which is a junior lien and the amount financed is $25,000 or less | Real or personal property | At the same time of signing a separate instrument | WIS. STAT. ANN. § [422.305(1)](https://docs.legis.wisconsin.gov/statutes/statutes/422/III/305) (West 2013) | Yes, if not receiving copies of signed documents | No |

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| Wyoming  (Package Type) | Proper Name of Disclosure | Generic Cx Number | Loan Type | Property | Timing Requirement | Legal Reference | Borrower’s Signature Required? | Lender’s Signature Required? |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Initial Disclosure | Anti-Coercion Insurance Disclosure | 2778 | Either: (1) a loan of money; or (2) a consumer loan, which is generally a junior lien with a finance charge exceeding 18% | Either: (1) real or personal property; or (2) land or a dwelling consisting of 1-to-4 units which may or may not be attached to real property | To be given promptly. | WYO. STAT. ANN. §§ [26-13-118](http://legisweb.state.wy.us/statutes/statutes.aspx?file=titles/Title26/T26CH13AR1.htm) & [40-14-409](http://legisweb.state.wy.us/statutes/statutes.aspx?file=titles/Title40/T40CH14AR4.htm) (West 2012) | No | No |
| Initial Disclosure | WY Mortgage Broker Agreement | 13452 | A residential mortgage loan, which is a primary lien | A dwelling, consisting of 1-to-4 units, whether attached to real property or not, or residential real estate upon which is constructed a dwelling | Within 3 business days of a borrower signing an application, but before he sends any consideration to the licensee | WYO. STAT. ANN. § [40-23-114](http://legisweb.state.wy.us/statutes/statutes.aspx?file=titles/Title40/T40CH23.htm) (West 2012) | Yes | Yes |
| Initial Disclosure | Good Faith Estimate 01-01-10 & Explanation of Fee Increase | 14221 (*Federal*) & TBD | A residential mortgage loan, which is a primary lien | A dwelling, consisting of 1-to-4 units, whether attached to real property or not, or residential real estate upon which is constructed a dwelling | No less than 3 business days prior to closing | WYO. STAT. ANN. § [40-23-114(d)(ii)](http://legisweb.state.wy.us/statutes/statutes.aspx?file=titles/Title40/T40CH23.htm) (West 2012) | No | No |
| Initial Disclosure | WY Commitment/Lock-in Agreement | 15904 | A mortgage loan (aka a residential mortgage loan), which is a primary lien | A dwelling, consisting of 1-to-4 units, whether attached to real property or not, or residential real estate upon which is constructed a dwelling | When the broker has obtained a commitment or lock-in from the lender on behalf of the borrower | WYO. STAT. ANN. § [40-23-115(a)](http://legisweb.state.wy.us/statutes/statutes.aspx?file=titles/Title40/T40CH23.htm) (West 2012) | No | No |
| Initial Disclosure | Cost of Insurance Disclosure | 16488 (*upon request*) | A consumer loan, which is generally a junior lien with a finance charge exceeding 18% | Land or a dwelling consisting of 1-to-4 units which may or may not be attached to real property | Not specified, but practically before charges for additional insurances are made | WYO. STAT. ANN. § [40-14-311(b)(i) & (ii)](http://legisweb.state.wy.us/statutes/statutes.aspx?file=titles/Title40/T40CH14AR3.htm) (West 2012) | Yes, if life, accident, or health coverage is being purchased | No |
| Initial Disclosure and Closing | All Truth-in-Lending Disclosures | 18, 1591, and all other TILA Disclosures | A consumer loan, which is generally a junior lien | Land or a dwelling consisting of 1-to-4 units which may or may not be attached to real property | Various times | WYO. STAT. ANN. § [40-14-320](http://legisweb.state.wy.us/statutes/statutes.aspx?file=titles/Title40/T40CH14AR3.htm) (West 2012) | No | No |
| Initial Disclosure, Processing, Underwriting, and Closing | NMLS Unique Identifier Disclosed on 1003 Uniform Residential Loan Application | On 4193 | A residential mortgage loan, which is a consumer loan that generally is a junior lien with a finance charge exceeding 18% | A dwelling, consisting of 1-to-4 units, whether attached to real property or not, or residential real estate upon which is constructed a dwelling | With the loan application | WYO. STAT. ANN. § [40-14-649](http://legisweb.state.wy.us/statutes/statutes.aspx?file=titles/Title40/T40CH14AR6.htm) (West 2012) | No | No |

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