

State Specific Consumer Mortgage Disclosures - Arizona

Disclaimer: The material below is for general informational purposes only and is not intended to be a substitute for professional compliance assistance. Anyone reviewing the below information should contact his or her own compliance professionals to obtain advice with respect to any issues or questions related to a particular transaction. The material below is designed for use by state or federal financial institutions. State licensed lenders or brokers should consult alternate reference materials.

Disclosures	Notes	Applicability		Delivery Timing			PPDocs		Purchase				Refinance				Misc.		State Law Citation
		Financial Institutions	State Licensed Lender or Broker	Initial Disclosures	Prior to Closing	At Closing	Provided by PPDocs, Inc.	Doc. ID Number	1st Lien Purchase 1 - 4 Primary Residence	1st Lien Purchase 1 - 4 Second Home / Vacation	Subordinate Lien Purchase 1 - 4 Primary Residence	Subordinate Lien Purchase 1 - 4 Second Home / Vacation	1st Lien Refinance 1 - 4 Primary Residence	1st Lien Refinance 1 - 4 Second Home / Vacation	Subordinate Lien Refinance 1 - 4 Primary Residence	Subordinate Lien Refinance 1 - 4 Second Home / Vacation	HELOCs	Lot Loans/Bare Ground	
Advance Fee Disclosure	1	N	Y	Y	N	N	N	N/A	✓	✓	✓	✓	✓	✓	✓	✓	✓		AZ Rev Stat Section 6-906C and 6-946C
Dual Capacity Disclosure	2	N	Y	Y	Y	N	Y	5963	✓	✓	✓	✓					✓		AZ Rev Stat Section 6-909(I) and 6-947(I) and 6-991.02(F)
Authorization to Complete Blank Spaces	3	N	Y	N	N	Y	N	N/A	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	AZ Rev Stat Section 6-909(A) and 6-947(A)

Notes:

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1. Required to be delivered by a Mortgage Broker in which an advance fee is required for a loan application for \$200,000 or less. Required to be delivered by a State Licensed Mortgage Lender in which an advance fee is required for all loan applications.
2. Purchase loans only if parties are acting in the capacity of both a real estate broker and a mortgage loan originator.
3. Required to be provided at closing if borrower is to specifically authorize the licensee or escrow agent to complete certain blank spaces in closing documents after the borrower has executed the documents.