

State Specific Consumer Mortgage Disclosures – District of Columbia

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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	
Civil Union Addendum to Loan Application	1	Y	Y	N	N	N	Y	9422		✓		✓		✓		✓	✓		DC Code Ann Sections 15-502, 32-701, 32-702
Disclosure of Loan Originator's License Number	2	N	Y	N	N	N	N	N/A	✓	✓	✓	✓	✓	✓	✓	✓	✓		D.C. Mun. Regs. tit. 26C, §1103.1
Disclosure of Dual Capacity	3	N	Y	N	N	N	N	N/A	✓	✓	✓	✓							D.C. Code Ann. §26-1114(b)(3)(A)
Non-Conventional Mortgage Disclosure Form	4	N	Y	N	N	N	N	N/A	✓	✓	✓	✓	✓	✓	✓	✓	✓		D.C. Code Ann. §26-1113(a-1)
Right to Choose Insurance Provider	5	Y	Y	Y	N	N	Y	5191	✓	✓	✓	✓	✓	✓	✓	✓	✓		D.C. Code Ann. §31-2231.20(c)

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Optional Insurance Request Form	6	Y	Y	Y	N	N	N	N/A	✓	✓	✓	✓	✓	✓	✓	✓	✓		D.C. Code Ann. §28-3311(a)
Confirmation of Intent to Contribute to Covered Loan Payments, Taxes, and Insurance (High-Cost)	7	Y	Y	Y	N	N	N	N/A	✓	✓	✓	✓	✓	✓	✓	✓	✓		D.C. Code Ann. §26-1152.02(a)
Confirmation of Intent to Contribute to Covered Loan Payments, Taxes, and Insurance (Non - High-Cost)	8	Y	Y	Y	N	N	N	N/A	✓	✓	✓	✓	✓	✓	✓	✓	✓		D.C. Code Ann. §28-3301(f)(2)
Financing Agreement	9	N	Y	Y	N	N	N	N/A	✓	✓	✓	✓	✓	✓	✓	✓	✓		D.C. Code Ann. §26-1113
Mortgage Loan Broker Agreement	10	N	Y	Y	N	N	N	N/A	✓	✓	✓	✓	✓	✓	✓	✓	✓		D.C. Code Mun. Regs. Tit. 26C §1120.3
Escrow Account Statement	11	N	Y	N	N	Y	N	N/A	✓	✓	✓	✓	✓	✓	✓	✓	✓		D.C. Code Ann. §26-1115(b) & §28-3301(f)(2)

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Commitment Letter Waiver	12	N	Y	N	N	Y	N	N/A	✓	✓	✓	✓	✓	✓	✓	✓	✓		D.C. Code Ann. §26-1113(b)(2)
Red Flag Warning Disclosure Notice	13	N	Y	N	N	Y	N	N/A	✓	✓	✓	✓	✓	✓	✓	✓	✓		D.C. Code Ann. §26-1152.11
Commitment Letter	14	N	Y	N	Y	N	N	N/A	✓	✓	✓	✓	✓	✓	✓	✓	✓		D.C. Code Mun. Regs. Tit. 26C §1117.1; 1120.1; 1120.4
Optional Insurance Disclosure	15	N	Y	N	N	Y	N	N/A	✓	✓	✓	✓	✓	✓	✓	✓	✓		D.C. Code Ann. §26-1152.03

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1. Must be delivered with the application form (if 1003 effective 03/21 is not used) at the time of application for applicants in a registered domestic partnership.
2. A mortgage loan originator shall disclose the mortgage loan originator's license number to all clients and residential mortgage loan applicants in writing at the time a fee is paid or a mortgage loan application is accepted.
3. Purchase loans only if parties are acting in the capacity of both a real estate broker/agent/salesperson and a mortgage broker or affiliated person has received or will receive compensation or a thing of value from the lender, borrower, seller, or any other person.
4. Must be provided within 3 business days of an application for a non-conventional mortgage loan. A "non-conventional mortgage loan" is defined as any mortgage loan that is not a fixed-rate mortgage loan with an amortization period of 30 years or less.
5. This notice must be provided if an additional charge is made by the lender for insurance written in connection with a loan against loss of or damage to property or against liability (i.e., the lender is also selling hazard insurance).
6. Disclosure must be signed or initial in order to exclude credit insurance premiums from the definition of "interest" if loan involves the purchase of credit life, accident, health, or loss-of-income insurance.
7. Must be provided if a borrower, who did not previously own or reside in the property, is added to a High-Cost Loan transaction when the occupying borrower's income at the time of application does not exceed 120% of the median family income.
8. For non-high cost loans - must be provided to any borrower who makes a down payment equaling 20% or more of the total purchase price of the property or who has an equity interest in the property equal to or greater than 20% of the fair market value of the property.
9. Must be provided within 10 business days after the date of completion of the loan application. If the financing agreement is not final, a commitment letter must be provided at least 72 hours prior to settlement.
10. Must be provided by mortgage broker within three business days of application.
11. Separate statement to be provided at closing if borrower made minimum 20% down payment or has minimum 20% equity interest in collateral property.
12. Broker to provide if financing agreement does not reflect final terms and a commitment letter was not issued at least 72 hours prior to closing. If waived, the commitment letter must still be provided at closing.
13. Must be provided at least three business days prior to closing of a high-cost loan.
14. Broker to provide at least 72 hours prior to closing if the last issued financing agreement does not reflect final terms.
15. Must be provided at least three business days prior to closing of a high-cost loan if optional insurance sold by the lender other than as a single premium prepaid.