State Specific Consumer Mortgage Disclosures – New Hampshire

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.

		Applicability Delivery Timing			ing	PP	Docs	Purchase				Refinance				Misc.			
Disclosures	Notes	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	State Law Citation
Application of Payments Disclosure	1	N	Υ	Υ	N	N	Υ	4590	√	√			√	√			√		N.H. Rev. Stat. Ann. §397- A:14(III); 397- A:16-a(VII)
Advance Fee Disclosure	2	N	Υ	Y	N	N	Υ	4589	√	√	✓	✓	√	✓	✓	√	✓		N.H. Rev. Stat. Ann. §397-A:16(I)

Notes:

- 1. This disclosure to be provided by licensees at application for transactions where payments are applied on the date of receipt.
- 2. To be provided when fees collected before loan closing.