

State Specific Consumer Mortgage Disclosures - Ohio

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		Applicability		Delivery Timing			PPDocs		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
Equal Credit Opportunity Notice	1	Y	Y	N	N	N	Y	4424	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Ohio Rev. Code Ann. §4112.021(B)(g)
Acknowledgement of Receipt of Home Mortgage Loan Information Document	1	Y	Y	Y	N	N	Y	7250	✓	✓	✓	✓	✓	✓	✓	✓	✓		Ohio Rev. Code Ann. §1345.05(G)
Homebuyers’ Protection Act Informational Document	2	Y	Y	Y	N	N	Y	9593	✓	✓	✓	✓	✓	✓	✓	✓	✓		Ohio Admin. Code §109:4-3-29
Dual Capacity Disclosure	3	N	Y	Y	N	N	N	N/A	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	RMLL 2024-01
Business Relationship Disclosure Notice	4	N	Y	Y	N	N	N	N/A	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Ohio Rev. Code Ann. §1322.42(A)
Covered Loan Disclosure	2	Y	Y	Y	N	N	Y	9081	✓		✓		✓		✓		✓		Ohio Rev. Code Ann. §1349.26
Right to Choose Insurance Provider	5	Y	Y	Y	N	N	Y	8025	✓	✓	✓	✓	✓	✓	✓	✓	✓		Ohio Rev.

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																			Code Ann. §3901.211(C)
Insurance Disclosures	6	Y	N	Y	N	N	Y	9080	✓	✓	✓	✓	✓	✓	✓	✓	✓		Ohio Rev. Code Ann. §3901.211(D)
Disclosure for Optional Credit Insurance	7	Y	Y	N	N	Y	Y	4425	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Ohio Admin. Code §3901-1- 14(D)(3)
Disclosure of Right Not to Close	8	Y	Y	N	N	Y	Y	2506	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Ohio Admin. Code §109:4- 3-23(B)
Verification of Pre-Purchase Counseling and Acknowledgement of Risk	2	Y	Y	Y	N	N	Y	4412	✓		✓		✓		✓		✓		Ohio Rev. Code Ann. §1349.27(J)
Notice of Right to Cancel Optional Insurance	9	Y	Y	Y	N	N	Y	9082	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Ohio Admin. Code §1301:8- 3-17(B)

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Notes:

- 1. To be provided at application
- 2. High-cost Home Loan
- 3. When mortgage broker is acting in dual capacity
- 4. When mortgage broker refers a borrower to a settlement service provider
- 5. To be provided if creditor also solicits insurance.
- 6. To be provided if creditor is a depository institution that solicits, sells, advertises, or offers insurance.
- 7. To be provided only if creditor offers credit insurance.
- 8. To be executed by the consumer before any other closing documents are signed.
- 9. To be provided if creditor furnishes or places credit insurance on the loan on behalf of the borrower at borrower’s expense.