

State Specific Consumer Mortgage Disclosures - Vermont

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	
Addendum to Residential Mortgage Loan Application (Homestead)	1	Y	Y	Y	N	N	Y	9422	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Vermont Act 91; Banking Bulletin No. 23
Mortgage Broker Agreement	2	N	Y	Y	N	N	N	N/A	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Vt. Stat. Ann. tit. 8, §2219
High Rate, High Point Notice (Colored Paper)	3	Y	Y	Y	N	N	Y	9474	✓				✓				✓		Vt. Code R. 21 010 011(§§ 2, 3, 4)
Disclosure of Terms	4	N	Y	N	N	Y	N	N/A	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Vt. Stat. Ann. tit. 8, §2232a(a)

Notes:

1. Provide as part of application
2. Before collecting charges or fees, or at the time the applicant submits a signed application.

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3. High-cost home loan **This disclosure has been suspended.** <https://dfr.vermont.gov/sites/finreg/files/regbul/dfr-order-docket-22-12-b-high-rate-mortgage-loan-disclosure.pdf>
4. Disclosure to be made in plain terms