

State Specific Consumer Mortgage Disclosures - Washington

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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	
Dual Capacity Disclosure	1	N	Y	Y	N	N	N	N/A	✓	✓	✓	✓						✓	Wash. Rev. Code Ann. §19.146.0201(14)
Interest Rate Lock Agreement	2	N	Y	Y	Y	N	N	N/A	✓	✓	✓	✓	✓	✓	✓	✓	✓		Wash. Admin. Code §208-620-510(3)
Disclosure Form	3	N	Y	Y	N	N	N	N/A	✓	✓	✓	✓	✓	✓	✓	✓	✓		Wash. Rev. Code Ann. §19.146.030(2)
Disclosure Summary – Fixed Rate/Variable Rate	3	Y	Y	Y	N	N	N	N/A	✓	✓	✓	✓	✓	✓	✓	✓	✓		Wash. Rev. Code Ann. §19.144.020
Right to Choose Insurance Provider	4	Y	Y	Y	N	N	Y	5210	✓	✓	✓	✓	✓	✓	✓	✓	✓		Wash. Rev. Code Ann. §48.30.260(2)
Transfer of Servicing Notice	5	Y	Y	N	Y	Y	Y	3794	✓		✓		✓		✓				Wash. Rev. Code Ann.

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																			§19.148.030
Waiver of Property Valuation Documents	6	Y	Y	N	Y	N	Y	5236	✓	✓	✓	✓							Wash. Rev. Code Ann. §19.149.020
Oral Agreement Notice	7	Y	Y	N	N	Y	Y	6265	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Wash. Rev. Code Ann. §19.36.140
Private Mortgage Insurance Disclosure	8	Y	Y	N	N	Y	N	N/A	✓		✓		✓		✓				Wash. Rev. Code Ann. §61.10.020
Refinance of Federal Student Education Loan Notice	9	N	Y	Y	N	Y	N	N/A	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Wash. Admin. Code §208- 620-510(8)

Notes:

- 1. Broker to provide this form when they are also acting as a real estate broker.

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2. Provide within 3 business days of a rate lock.
3. A Loan Estimate may be provided in place of this form.
4. Provide if lender also solicits property insurance.
5. Provide if the servicing of the loan is subject to sale, transfer, or assignment.
6. Provide if borrower waives the lender's duty to provide appraisal prior to closing.
7. Disclosure does not apply to consumer purpose transactions made to a natural person.
8. Provide if mortgage insurance is required as part of the transaction. Provision of the PMI disclosure provided under HOPA requirements will suffice.
9. Licensee to provide disclosure when federal student loan is being refinanced with mortgage.