

Federal Consumer Mortgage Disclosures

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Disclosures	Notes	Delivery Timing					Doc. ID Number	Purchase				Refinance				Misc.				Federal Citation
		At Application	Initial Disclosures	Prior to Closing	At Closing	Provided by PPDocs, Inc.		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	Construction Loan	Home Improvement Loan	Lot Loans/Bare Ground	
Consumer Privacy Policy Notice (Lender specific)	1	N	N	N	Y	N	N/A	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	12 CFR 1016.4
Adjustable Rate Mortgage Loan Program Disclosure (Lender specific)	2	Y	N	N	N	Y	6541	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	12 CFR 1026.19(b)(2)
Consumer Handbook On Adjustable-Rate Mortgages	3	Y	N	N	N	Y	8819	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	12 CFR 1026.19(b)(1)
Home Equity Line of Credit Disclosure (Lender specific)	4	Y	N	N	N	Y	3078 1217									✓				12 CFR 1026.40(d)
CFPB HELOC Booklet	5	Y	N	N	N	Y	7235									✓				12 CFR 1026.40(e)
U.S. Patriot Act Notice	6	Y	N	N	N	Y	9265 et al.	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	1020.220(a)(5)(i)
ECOA Notice of Intent to Apply for Joint Credit	7	Y	N	N	N	N	N/A	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	1002.7(d)(1) – Comment 3

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ECOA Notice of Federal Regulator (Investor requirement only)	8					Y	3464													Refer to investor requirements
Loan Estimate - TRID	9	N	Y	N	N	Y	9788	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	1026.19(e) and 1026.37
Service Provider List - TRID	10	N	Y	N	N	Y	9788	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	1026.19(e)(1)(vi)
CFPB - Your Home Loan Toolkit (TRID)	11	N	Y	N	N	Y	6991	✓	✓	✓	✓					X	X			1026.19(g)
Good Faith Estimate (GFE) – For Entity/Consumer	12	N	Y	N	N	Y	1219	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	1024.5(b) & 1024.7
Settlement Service Provider List	13	N	Y	N	N	Y	1219	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	1024.5(b) & 1024.7
ECOA Right to Receive Appraisal (if not using LE)	14	N	Y	N	N	Y	9340	✓	✓			✓	✓			✓	✓	✓		1002.14

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FACT Act Notice to Home Loan Applicant	15	N	Y	N	N	Y	4546 et al.	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Section 609(g)	
Consumer Insurance Protection Notice (Anti-Coercion Notice)	16	N	Y	N	N	Y	4000	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	12 CFR, Parts 14, 208, 343	
FBI Fraud Warning	17					Y	1780												Refer to investor guidelines	
Loan Options Disclosure (Anti-Steering)	18	N	Y	N	N		1899	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	12 CFR 1026.36(e)	
Risk-based Pricing Notice Your Credit Score and the Price You Pay for Credit	19					Y	2246 et al. 6243 et al. 4180 et al.	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	12 CFR 1022.72 - .74	
Notice of Special Flood Hazards and Availability of Federal Disaster Relief Assistance	20	N	N	Y	N	Y	4017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	42 USC 4012a	

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Notice of Right to Cancel	21	N	N	N	Y	Y	Various					✓	✓	✓	✓	✓		✓		1026.15 & 1026.23
Lender Paid Private Mortgage Insurance Notice	22	N	N	Y	N	Y	6042	✓	✓	✓	✓	✓	✓	✓	✓		✓			12 USC 4905
Section 32 Disclosure - TILA	23	N	N	Y	N	Y	5643			✓		✓		✓		✓	✓	✓		1026.31 & 1026.32
Closing Disclosure - TRID	24	N	N	Y	Y	Y	9786	✓	✓	✓	✓	✓	✓	✓	✓		✓	✓	✓	1026.19(f) & 1026.38
Fair Credit Reporting Act Notice Re: Negative Info.	25						4628	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Sec 623(a)(7)
HUD-I or HUD-IA – (For Entity/Consumer)	26	N	N	Y	Y	Y	2581	✓	✓	✓	✓	✓	✓	✓	✓		✓	✓		1024.5(b) & 1024.827
Initial Escrow Disclosure	27	N	N	N	Y	Y	5906	✓	✓	✓	✓	✓	✓	✓	✓		✓	✓		1024.17

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PMI Disclosure (Standard) (if applicable)	28	N	N	N	Y	Y	6994 6995	✓	✓	✓	✓	✓	✓	✓	✓		✓	✓		12 USC 4903
ECOA Adverse Action Notice	29					N	N/A	✓	✓	✓	✓	✓	✓	✓	✓		✓	✓	✓	1002.9
Homeownership Counseling List	30	N	Y	N	N	Y	9361	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		1024.20
Affiliated Business Arrangement Disclosure	31	N	Y	B	B	Y	6564	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		1024.15

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Notes:

1. Must be provided at or before you originate or acquire the servicing rights to a loan to the consumer for personal, family, or household purpose.
2. If the annual percentage rate may increase after consummation in a transaction secured by the consumer's principal dwelling with a term greater than one year. Must be included with the original application except under limited circumstance. Also available on our resources page: <https://www.ppdocs.com/Tools/Default.aspx>
3. Must be delivered with the Adjustable Rate Mortgage Loan Program Disclosure, see #2 above.
4. The requirements of this section apply to open-end credit plans secured by the consumer's dwelling. Must be included with the original application except under limited circumstance. Also available on our resources page: <https://www.ppdocs.com/Tools/Default.aspx>
5. Must be delivered with the CFPB HELOC Booklet, see #4 above.
6. Lender must provide the notice in a manner reasonably designed to ensure that a customer is able to view the notice, or is otherwise given notice, before opening an account.
7. A person's intent to be a joint applicant must be evidenced at the time of application.
8. Refer to investor requirements. Optional for portfolio loans.
9. All consumer loans for personal, family or household purposes, which are secured by any real property, whether or not a structure is involved or the nature of the property.
10. If the lender allows the consumer to shop for services.
11. To be delivered with the Loan Estimate under the conditions described under #9 above. Not required on (A) Refinancing transactions; (B) Closed-end loans secured by a subordinate lien; and (C) Reverse mortgages.
12. While loans to an entity are exempt from Regulation Z, if the loan is made to an entity and it is deemed to be for a consumer purpose, it is not exempt from RESPA.
13. To be delivered with the Good Faith Estimate under the conditions described under #13 above.
14. Required for any application for credit that is to be secured by a first lien on a dwelling in which a Loan Estimate is not delivered.
15. When a lender uses a consumer credit score in connection with an application initiated or sought by a consumer for a closed end loan or the establishment of an open-end loan for a consumer purpose that is secured by 1 to 4 units of residential real property.
16. Delivered only if the lender is selling insurance.
17. Refer to investor requirements. Optional for portfolio loans.
18. If the originator/creditor will receive greater compensation from closing the transaction, compared to other transactions originator/creditor offered or could have offered to the consumer.
19. The lender shall provide the Risk-based Pricing Notice to the consumer as soon as reasonably practicable after obtaining a credit report and only if the lender uses the credit report information to price the loan.

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20. Required to be delivered if the property with improvements located in a Special Flood Hazard Area. Delivery of the notice of special flood hazards must take place within a “reasonable time” before the completion of the transaction. What constitutes “reasonable” notice will necessarily vary according to the circumstances of a particular transaction. The Agencies generally regard ten days as a “reasonable” time interval.
21. Non-purchase money loans secured by the consumer’s principal dwelling, unless a refinance of a loan by the original creditor. There is no refinancing exception for a HELOC.
22. Required on any loan that is secured by the consumer’s principal dwelling and there is lender paid private mortgage insurance involved. The notice must be provided to the applicant prior to communicating any loan commitment.
23. Loans that fail the Section 32 test and is secured by a principal dwelling. Must be delivered at least three business days prior to closing.
24. All consumer loans for personal, family or household purposes, which are secured by any real property, whether or not a structure is involved or the nature of the property.
25. Can be delivered in any loan package, but only must be provided to the customer prior to, or no later than 30 days after, furnishing negative information to a consumer reporting agency. Investors may have requirements for delivery.
26. While loans to an entity are exempt from Regulation Z, if the loan is made to an entity and it is deemed to be for a consumer purpose, it is not exempt from RESPA.
27. When the lender establishes an escrow account, the lender shall submit an initial escrow account statement to the borrower at settlement or within 45 calendar days of settlement for escrow accounts that are established as a condition of the loan.
28. Required on any loan that is secured by the consumer’s principal dwelling and there is borrower paid private mortgage insurance involved. The notice must be provided at the time of consummation.
29. Provided within 30 days after receiving a completed application concerning the creditor's adverse action on the application.
30. The list of homeownership counseling organizations distributed to each loan applicant under this section shall be obtained no earlier than 30 days prior to the time when the list is provided to the loan applicant.
31. Affiliate relationship means the relationship among business entities where one entity has effective control over the other by virtue of a partnership or other agreement or is under common control with the other by a third entity or where an entity is a corporation related to another corporation as parent to subsidiary by an identity of stock ownership.