



## DocMagic ALL State Disclosures

This matrix is distributed to provide general information about the subject matter covered and should not be utilized as a substitute for professional advice for your specific situation. If you require such advice, please consult with your own professional advisers. Please note that investors, lenders, and title companies may have different requirements than those set forth below. Please consult with the appropriate parties.

STATE	No	DESCRIPTION	DOCMAGIC PACKAGE TYPE	LENDER/BROKER	GOVERNING LAW	RULES	FORMAT NAME	SIGNATURE SELECTION
Alabama	1	The loan must also contain the following disclosure in eight-point or larger type immediately above the borrower's signature: CAUTION -- IT IS IMPORTANT THAT YOU THOROUGHLY READ THE CONTRACT BEFORE YOU SIGN IT.	Closing	Lender, Broker	Ala. Code § 5-19-6	Does not apply to FHA loans.	Needs to go on Note	N/A
	2	Notice of Insurance Choice Disclosure	Initial, Closing	Lender	Ala. Code § 5-19-20(e)	No Rules	ALNOICD.MSC	Individual, Officer
Alaska	1	Small Loans Act Disclosure	Closing	Lender, Broker	Alaska Stat. § 06.20.270	Applies to loans less than or equal to \$25,000.00.	AKSLA.DSC	Individual, Officer
Arizona	1	Advance Fee Agreement	Initial	Lender, Broker	Ariz. Rev. Stat. Ann. § 6-946(C); 6-906(C)	Before application fee is given or accepted; applies to 1st and 2nd-lien loans.	AZAD.MSC	Individual, Officer
	2	Appraisal Notice	Initial, Closing	Lender, Broker	Ariz. Rev. Stat. Ann. § 6-906(C); 6-946(C)	No Rules	AZAN.MSC	Individual, Officer
	3	Authorization to Complete Blank Spaces	Closing	Lender, Broker	Ariz. Rev. Stat. Ann. § 6-909, 6-947; AZ Admin. Code R20-4-921, R20-4-1808	After documents have been signed by borrower; applies to 1st and 2nd-lien loans.	AZATCBS.MSC	Individual, Officer
	4	Optional Credit Insurance Disclosure	Initial, Closing	Lender, Broker	Optional Credit Insurance Disclosure - Ariz. Rev. Stat. § 20-1608(C)	Must be provided no later than earlier of (i) 10 days after borrower elects coverage, or (ii) the date any other material is provided to borrower. Disclosure applies to loans with terms of less than or equal to 15 years or purchase money loans or purchase money refinances. Customer may request removal of this form.	AZOCID.MSC	Individual, Officer
Arkansas	1	Disclosure Certification	Closing	Lender, Broker	Rule 5010-2 of the Rules of the Fair Mortgage Lending Act	All loans	ARDC.MSC	N/A



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California	1	Acknowledgement of Receipt Good Faith	Closing	Lender, Broker	CA Business & Professions Code § 10240(c)	Applies to federally regulated loans of \$30,000 or more for 1st trust deed loans and to loans of \$20,000 or more for Jr. trust deed loans.	CAAR.MSC	Individual, Officer, Title Only
	2	Addendum to Loan Application	Initial	Lender, Broker	CA Civil Code § 1812.30(j)	No Rules	NCA.MSC	Individual, Officer, Co-Signer
	3	Automated Valuation Model Notice	Initial, Pre-Closing, Closing	Finance Lender, Broker	CA Financial Code § 22317.2	No Rules; Provide disclosure within 15 days after licensee receives written application, provided applicant has paid the fee.	CAAVMN.MSC	Individual, Officer
	4	Compliance Agreement	Closing	Lender, Broker	Not legally required; CA notary acknowledgment simply added to form	No Rules	CACOMP.MSC	Individual, Officer
	5	Consumer Caution And Home Ownership	Initial, Pre-Closing, Closing	Lender (All types), Broker	CA Financial Code § 4973(k)(1)	High Cost; give no later than 3 business days prior to signing loan docs.	CACC.MSC	Individual, Officer
	6	Consumer Credit Score Disclosure	Initial, Pre-Closing, Closing	Lender, Broker	CA Civil Code 1785.20.2	No Rules	CACCS.DSC	Individual, Officer, Title Only, Co-Signer, Non-Title Spouse
	7	Condominium Earthquake Insurance Notice	Initial, Pre-Closing, Closing	Lender, Broker	CA Civil Code 2955.1	Applies to condominiums; give as soon as reasonably practicable.	CACEIN.MSC	Individual, Officer
	8	Domestic Partnership Addendum to Uniform Residential Loan Application	Initial, Closing	Lender, Broker	CA Family Code §§ 297 et seq.	All California loans	CADPA.MSC	Individual, Title Only
	9	DRE Advance Fee Agreement	Forms List	Broker	CA Business & Professions Code § 10085	Loan Purpose = Loan Modification	RE880.MSC [32]	Individual, Officer
	10	DRE Advance Fee Accounting	Forms List	Broker	CA Business & Professions Code § 10085	Loan Purpose = Loan Modification	RE880A.MSC [32]	Individual, Officer
	11	DRE Mortgage Loan Disclosure Statement/Good Faith Estimate, Nontraditional Mortgage Product (One to Four Residential Units)	Initial, Closing	Broker	10 CCR 2842	All closed-end interest only and pay-option loans.	RE885.MSC	Individual, Officer
	12	Fair Lending Notice	Initial, Closing	Lender (All types), Broker	CA Health & Safety Code 35830; 21 CCR 7114	No Rules - Always	FAIR.LSR or CAFLLNB.MSC	Individual, Officer
	13	Finance Lenders Law Statement of Loan	Closing	Lender, Broker	CA Financial Code § 22337; 22338	All loans; Applies to finance lenders and brokers licensed under the Finance Lenders Law.	CAFLLSL.MSC	Individual, Officer
	14	Hazard Insurance Disclosure	Initial, Pre-Closing, Closing	Lender (All types), Broker	CA Civil Code § 2955.5	No Rules, but disclose before execution of note and deed of trust.	CAHID.MSC	Individual, Officer
	15	Notice to Cosigner	Pre-Closing, Closing	Lender, Broker	CA Civil Code § 1799.91	Give prior to cosigner becoming obligated on a consumer credit contract.	CANTC.MSC	Co-Signer



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	16	Occupancy and Financial Status Affidavit	Closing	Lender, Broker	None	No Rules	CAOFSA.MSC	Individual, Officer
	17	Per Diem Interest Disclosure	Closing	Finance Lender	CA Civil Code § 2948.5	No Rules - Applies if borrower affirmatively requests, and the lender agrees, that the disbursement will occur on Monday, or a day immediately following a bank holiday. Provide to borrower prior to placing funds in escrow.	CAPDID3.MSC	Individual, Officer
	18	Prepayment Charge Disclosure	Initial, Pre-Closing, Closing	Lender, Broker	CA Financial Code §4973(a)	High Cost	CAPCD.MSC	Individual, Officer
	19	Private Mortgage Insurance Notice	Closing	Lender, Broker	CA Civil Code § 2954.6	PMI, Owner-Occupied; Give w/in 30 days after close of escrow; N/A to FHA and VA loans.	CAPMIN.MSC	Individual, Officer
<b>Colorado</b>	1	Consumer Caution	Initial, Pre-Closing, Closing	Lender, Broker	Colo. Rev. Stat. § 5-3.5-103	High Cost	COCC.MSC	Individual, Officer
	2	Dual Status Disclosure	Forms List	Broker	4 CCR 725-3, Rule 7-1-1	Selects if broker origination, regardless of lien priority.	CODSD.MSC	Individual, Officer, Co-Signer
	3	Guaranty Terms Agreement	Initial, Pre-Closing	Lender, Broker	Colo. Rev. Stat. § 38-40-102	1st-lien; Jr. liens, except those made by supervised lenders, bank, trust company, S&L, credit union, or FHA lender.	COGTA.MSC	Individual, Officer
	4	Loan Product Choice	Initial, Closing	Lender, Broker	Colo. Rev. Stat. § 5-3.5-102	High Cost; Loan includes prepayment penalty.	COLPC.MSC	Individual, Officer
	5	Lock-in Disclosure	Initial, Closing	Lender, Broker	Colo. Rev. Stat. § 12-61-914(2)(d); 12-61-914(2)(f); 12-61-914(3)	Give no less than 3 business days, including Saturdays, after lock-in-agreement has been made.	COLIDF.DSC	Individual, Officer, Title Only, Co-Signer, Non-Title Spouse
	6	Mortgage Broker Compensation Disclosure Form	Initial, Pre-Closing, Closing	Lender, Broker	Colo. Rev. Stat. § 12-61-914(2)(c); 12-61-914(4)	Give within 3 business days of receipt of loan application.	COMBCDF.DSC	Individual, Officer
	7	Notice to Cosigner	Pre-Closing, Closing	Lender, Broker	Colo. Rev. Stat. § 5-3-105	Give before or contemporaneously with signing any agreement of obligation or any writing setting forth the terms of the consumer's agreement.	CONTC.MSC	Co-Signer
	8	Payment Disclosure	Closing	Lender, Broker	Colo. Rev. Stat. § 5-3-106	Interest < 12%, LTV < 100%	COPD.MSC	Individual, Officer
	9	Refinance Disclosure	Closing	Lender, Broker	Colo. Rev. Stat. § 5-1-301(26)	1st-lien, cash-out, refi loans	CORD.MSC	Individual, Officer
	10	Tangible Net Benefit Disclosure	Initial, Pre-Closing, Closing	Lender, Broker	Colo. Rev. Stat. § 12-61-904.5	All loans. Mortgage broker must provide at the time of completing a loan application. Disclosure must also be provided prior to a borrower signing loan closing documents.	COTNBD.DSC	Individual, Officer



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Connecticut	1	Disclosure Nonrefundability of Advanced Notice to Mortgage Applicants	Initial, Closing	Lender, Broker	Conn. Gen. Stat. § 36a-498; 36a-521	The term "nonrefundable" must appear in boldface type each time it is used.	CTDCNAF.MSC	Individual, Officer
	2	Notice of HUD-Approved Housing Counselors	Initial	Lender	Conn. Gen. Stat. § 36a-760d(3)	Selects if audit for non-prime home loan is triggered; Property type is not equal to Multifamily, Commercial, or Land & Lots; Occupancy status = owner-occupied; Loan is not a HELOC or Connecticut Housing Finance Authority (CHFA) loan; Principal amount of loan < \$417K for loans originated prior to July 1, 2010, and thereafter the then current Fannie Mae conforming loan limit. Provide no later	CTNHHC.MSC	Individual
	3	Notice of Loan Terms	Initial, Pre-Closing, Closing	Lender	Conn. Gen. Stat. § 36a-760a(c)	Selects if audit for non-prime home loan that is a first-lien is triggered; Property type is not equal to Multifamily, Commercial, or Land & Lots; Occupancy status = owner-occupied; Loan is not a HELOC or Connecticut Housing Finance Authority (CHFA) loan; Loan is in first-lien position; Principal amount of loan < \$417K for loans originated prior to July 1, 2010, and thereafter the then current Fannie Mae conforming loan limit. Provide no later than 3 business days prior to the closing.	CTNLT.MSC	Individual, Officer
	4	Notice to Mortgage Applicants	Initial	Lender	Conn. Gen. Stat. § 49-6a; 49-6d; 36a-725 et seq.; 36a-755 et seq.; 36a-675 et seq.; 36a-746 et seq.	1st Lien Loans	CTNTMA.MSC	Individual, Officer
Delaware	1	Consumers Have the Right to Obtain a Security Freeze	Initial, Closing	Lender, Broker	Delaware Code Title 6, Chapter 22, § 2203(c)	All Loans	DENORSF.MSC	N/A
	2	Licensed Lenders Regulations	Initial, Closing	Lender, Broker	Del. Code Ann. tit. 5, § 2231(3); 2218(5)	No Rules	DELLR.MSC	Individual, Officer, Title Only, Co-Signer
	3	Mortgage Loan Broker Fee Agreement	Initial, Pre-Closing	Broker	Del. Code Ann. tit. 5, § 2113; DE ADC 5 2104	Before Broker performs any services on behalf of Borrower.	DEMBA.MSC	Individual, Officer
	4	Mortgage Loan Broker Regulations Itemized Schedule of Charges	Initial, Closing	Broker	Del. Code Ann. Tit. 5 § 2115	No Rules	DEMLBR.MSC	Individual, Officer
District of Columbia	1	Affidavit Addendum	Forms List, Closing	Lender, Broker	Affidavit Addendum (FP 7CA)	Print one per borrower	DCFP7CA.MSC	Individual



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	2	Certificate Of Transfer	Closing	Lender, Broker	Recording requirement	No Rules	DCCOT.MSC	N/A
	3	Domestic Partnership Addendum to Uniform Residential Loan Application	Initial, Pre-Closing	Lender, Broker	D.C. Code § 32-701; 15-502	All D.C. Loans	DCDPA.MSC	Individual, Title Only
	4	Escrow Account Notice	Initial, Closing	Lender, Broker	D.C. Code § 26-1115; 28-3301(f)(2); 28 -3311(a)(8)	Loans Applicable: If Borrower owns 20% or greater equity interest in the property.	DCEAN.MSC	Individual, Officer
	5	Financing Agreement	Initial, Pre-Closing, Closing	Lender, Broker	D.C. Code § 26-1113; 26A DC ADC § 1107.1	Give within 72 hours prior to closing.	DCFA.MSC	Individual, Officer
	6	Lock-In Agreement	Initial	Lender, Broker	26A DC ADC § 1107.4, 1107.5	This form is not required if Financing Agreement is used.	DCLIA.MSC	Individual, Officer
	7	Loan Commitment	Initial	Lender, Broker	D.C. Code § 26-1113	No Rules	DCLC.MSC	Individual, Officer
	8	Mortgage Disclosure Form	Initial, Closing	Lender	D.C. Code § 26-1113(a-1)	Occupancy Status = owner-occupied; Property Type = 1-4, Single Family, PUD, Condo; Loan Type = ARM loans (closed-end and HELOCs) having an amortization period of 30 years or less.	DCMDF.MSC	Individual
	9	Notice of Covered Loan	Closing	Lender, Broker	D.C. Code § 26-1151.01 et seq.	High Cost Loans	DCNOCL.MSC	N/A
	10	Notice of Waiver of 72 Hour Advance Presentation Requirement	Closing	Lender, Broker	D.C. Code § 26-1113(b)(2)	Give prior to the settlement agreement.	DCNOW.MSC	Individual, Officer
	11	Real Property Recordation	Initial, Closing	Lender, Broker	Real Property Recordation and Transfer Tax Form FP 7/C	No Rules	DCFP7C.MSC	Individual
	12	Red Flag Warning	Initial, Pre-Closing, Closing	Lender, Broker	D.C. Code § 26-1152.11; 26A DC ADC § 2005	High Cost; Give at least 3 days prior to closing a "covered loan"; Borrower must acknowledge by signing receipt of such Notice.	DCRFW.MSC	Individual, Officer
	13	Submission of Loan Documents	Closing	Lender, Broker	D.C. Code § 26-1152.21; 26A DC ADC Ch. 20	High Cost; Loans do not include mortgage loan insured or guaranteed by a state or local authority, the District of Columbia Housing Finance Agency, the Federal Housing Administration, or the Department of Veteran Affairs, or a reverse mortgage transaction.	DCSOL.MSC	N/A
<b>Florida</b>	1	Anti-Coercion	Initial, Closing	Lender	FL ADC 69O-124.002; FL ADC 69O-124.013	Must be delivered personally.	FLSOAC.MSC	Individual, Officer, Co-Signer
	2	Compliance Agreement	Closing	Lender	Customary disclosure	Customary disclosure	COMPFL.MSC	Individual, Officer
	3	Conflicting Interest Disclosure	Initial, Closing	Lender, Broker	Fla. Stat. Ann. § 494.0023	Must be given anytime there's a conflict of interest with a settlement service provider.	FLCID.MSC	Individual, Officer



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	4	General Affidavit	Closing	Lender	Customary disclosure	Customary disclosure	GA.MSC	Individual, Officer	
	5	Lender Application Disclosures	Initial, Closing	Lender	Fla. Stat. Ann. § 494.0068	No Rules	FLLA.DSC	Individual, Officer	
	6	Loan Commitment	Initial, Closing	Lender	Fla. Stat. Ann. § 494.007; 494.00421	No Rules	FLMLC.MSC	Individual, Officer, Co-Signer	
	7	Lock-In Agreement	Initial, Closing	Lender	Fla. Stat. Ann. § 494.0069; 3 FL ADC 3D-40.155	No Rules	FLLIA.MSC	Individual, Officer	
	8	Mortgage Brokerage Business Services Agreement	Initial, Pre-Closing, Closing	Broker	Fla. Stat. Ann. § 494.0038	Broker Name; Give before broker accepts any fees from Borrower.	FLMBBSA.MSC	Individual, Officer	
	9	Notice to Borrower	Initial, Pre-Closing, Closing	Lender, Broker	Fla. Stat. Ann. § 494.00792	High Cost; Give not less than 3 business days prior to the consummation of the high cost home loan.	FLNTB.MSC	Individual, Officer	
	10	Notice to Purchaser-Mortgagor	Initial, Closing	Lender	Fla. Stat. Ann. § 627.798; FL ADC 69O-186.002	Purchase	FLNPM.MSC	Individual, Officer	
	11	Notice to Purchasers and Assignees	Pre-Closing, Closing	Lender	Fla. Stat. Ann. § 494.00792(1)(c)	All High Cost Loans; Give not less than 3 business days prior to the consummation of the high cost home loan.	FLNTPAA.MSC	N/A	
	12	Prepayment Fee Disclosure	Initial, Pre-Closing, Closing	Lender, Broker	Fla.Stat.Ann. § 697.06; 494.00791(1)(b)	High Cost Prepay; Borrower must voluntarily agree to prepayment agreement; Give at least 3 business days prior to loan consummation.	FLPFD.MSC	Individual, Officer	
	Georgia	1	Acknowledgement and Waiver of Borrower Rights	Closing	Lender, Broker	Law v. U.S. Dept. of Agriculture, 366 F. Supp 1233 (N.D. Ga. 1973)	This form is not a required by statute or regulation, but is customary.	GAAWBR.MSC	Individual, Officer, Title Only, Non-Title Spouse
		2	Application Disclosure	Initial, Closing	Lender, Broker	GA ST § 7-1-1014; GA ADC 80-11-1-.01	Give prior to accepting any application fee, credit report fee, property appraisal fee or any other third- party fee, or within 3 business days after the application is received, whichever is earlier.	GAAD.MSC	Individual, Officer, Title Only, Co-Signer
		3	Notice Pursuant To O.C.G.A. Section 7-1	Initial, Closing	Lender, Broker	GA ADC 80-11-1-.01(8); GA ST § 7-1-1014(3)	Disclosure shall be at least 10-pt, bold-faced type and shall be made at or before settlement.	OCCA.LSR	Individual, Officer
4		Property Owner's Affidavit	Closing	Lender	None	No Rules	POA.LSR	Individual, Officer	
5		Right to Select an Attorney Disclosure	Initial, Pre-Closing, Closing	Lender	GA ST § 7-6a-2(12)(G)(ii)	No Rules	GARTS.MSC	Individual, Officer	
Hawaii	1	Choice of Insurance Notice	Closing	Lender, Broker	HRS § 431:13-104(c)	Necessary if TIL not complied with.	HICIN.MSC	Individual, Officer	
	2	Hazard Insurance Disclosure	Initial, Closing	Lender, Broker	HRS § 431:13-104(c)	No Rules	HIHID.MSC	Individual, Officer	
Idaho	1	Interest Rate Lock/Float Information	Initial, Closing	Lender, Broker	ID ADC 12.01.10.050(03)	Give within 3 business days after the application is received.	IDIRL.MSC	Individual, Officer	
	2	Interest Rate Lock-in Confirmation Agreement	Initial, Pre-Closing, Closing	Lender, Broker	ID ADC 12.01.10.050(04); Idaho Code § 26-3114(9)	Give within 3 days after entering into agreement, including Saturdays.	IDIRLCA.MSC	Individual, Officer	



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	3	Licensee Information Disclosure	Initial	Lender, Broker	ID ADC 12.01.10.050(.01)	Give upon receipt of loan application.	IDLID.MSC	Individual, Officer
	4	Mortgage Broker Disclosure	Initial, Closing	Broker	Idaho Code § 26-31-211(3); ID ADC 12.01.10.050(.01)	Broker must give upon receipt of loan application.	IDMB.DSC	Individual, Officer
	5	Mortgage Lender Disclosure	Initial, Closing	Lender	ID ADC 12.01.10.050(.01)	Lender must give upon receipt of loan application.	IDML.DSC	Individual, Officer
	6	Oral Agreement Notice	Closing	Lender, Broker	Idaho Code § 9-505(5)	Required for all commitments to extend credit in an original principal amount of \$50K or more; must give with commitment.	IDOAN.MSC	Individual, Officer
	7	Prepayment Penalty Disclosure	Initial, Pre-Closing, Closing	Lender, Broker	Idaho Code § 28-42-306; ID ADC 12.01.10.050(.05)	Prepayment Penalty. Deliver to borrower within 3 business days of the	IDPP2.DSC	Individual, Officer, Co-Signer
	8	Prepayment Penalty Disclosure	Initial, Pre-Closing, Closing	Lender, Broker	Idaho Code § 28-42-306; ID ADC 12.01.10.050(.05)	Prepayment Penalty, 2nd Lien. Deliver to borrower within 3 business days of	IDPP4.DSC	Individual, Officer, Co-Signer
<b>Illinois</b>	1	Borrower Information Document	Initial, Closing	Lender, Broker	38 IL ADC 1050.1110	No Rules	ILBID2.MSC	Individual, Officer, Co-Signer
	2	Collateral Protection Insurance Notice	Closing	Lender	815 ILCS 180/10; 815 ILCS 5/3	Give at the time of credit agreement.	ILCPIN.MSC	Individual, Officer, Co-Signer
	3	Description of Underwriting Criteria and Required Documentation	Initial	Lender	38 IL ADC 1050.1120	Give at the time of application.	ILDOUC.MSC	Individual, Officer
	4	Escrow Disclosure Agreement	Pre-Closing, Closing	Lender, Broker	38 IL ADC 1050.1360	No Rules	ILEDA.MSC	Individual, Officer, Co-Signer
	5	Escrow Election Letter	Pre-Closing, Closing	Lender	38 IL ADC 1050.1360	Impounds; Applies when lender elects to require maintenance of an escrow account or other specific arrangement for the payment of taxes.	ILEEL.MSC	Individual, Officer
	6	Failure to Close Within Specified Commitment Period Disclosure	Closing	Lender	38 IL ADC 1050.1355	Give immediately after loan fails to close within a specific commitment period.	ILFTC.MSC	Individual, Officer
	7	FHA/VA Allowed/Disallowed Borrower Paid Charges Disclosure	Initial, Pre-Closing, Closing	Lender, Broker	38 IL ADC 1050.1320(b)	No Rules	ILFHAVA.MSC	Individual, Officer
	8	Loan Approval Notice	Forms List	Lender, Broker	38 IL ADC 1050.1305	No Rules	ILLAN.MSC [29]	Individual, Officer
	9	Loan Brokerage Agreement	Initial, Pre-Closing, Closing	Broker	38 IL ADC 1050.1010	Give before the borrower signs a loan brokerage agreement or gives the licensee any consideration, whichever comes first.	ILLBA.MSC	Individual, Officer
	10	Loan Brokerage Disclosure Statement	Initial, Closing	Broker	38 IL ADC 1050.1020	Give before borrower signs a loan brokerage agreement or gives the licensee any consideration, whichever comes first.	ILLBDS.MSC	Individual, Officer



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	11	Loan Product Choice	Initial, Pre-Closing, Closing	Lender, Broker	205 ILCS 635/5-8	Selects only if property type not equal to Commercial, Land & Lots, Multifamily; Occupancy Status = Owner-Occupied or Second Home	ILLPC.MSC	Individual, Officer
	12	Mortgage Awareness Program Notice	Initial, Pre-Closing, Closing	Lender, Broker	815 ILCS 137/110(f)	High Cost; Give prior to making a high risk home loan.	ILMAPN.MSC	Individual, Officer, Title Only, Co-Signer
	13	Mortgage Escrow Account Act S.B. 529	Closing	Lender, Broker	765 ILCS 910/1 et seq.; 38 IL ADC 1050.1360	No Rules; Give at the time of closing.	ILMEA.MSC	Individual, Officer, Co-Signer
	14	Notice of Choice of Agent or Insurer	Initial, Closing	Lender	215 ILCS § 5/1412	All loans	ILNCAI.MSC	Individual, Officer
	15	Notice of Material Change in Loan Terms	Initial, Pre-Closing, Closing	Lender, Broker	205 ILCS 635/5-9	Selects only if property type not equal to Commercial, Land & Lots, Multifamily; Occupancy Status = Owner-Occupied or Second Home	ILNMCLT.MSC	Individual, Officer
	16	Notice to Borrower of High Risk Home Loan	Initial, Pre-Closing, Closing	Lender, Broker	815 ILCS 137/95	High Cost; Notice in writing followed by signed acknowledgment of having received the Notice.	ILNTBHR.MSC	Individual, Officer
	17	Waiver of Participation	Closing	Lender, Broker	815 ILCS 137/110(h)	High Cost; Borrower may waive participation in the Program, provided that the waiver occurs no less than 2 business days after the day that the borrower receives the Information Notice and that the waiver is in writing in a form approved by the Commissioner and the Director.	ILWOP.MSC	Individual, Officer, Co-Signer
<b>Indiana</b>	1	Freedom to Choose Insurance Provider	Initial, Closing	Lender, Broker	Ind. Code § 24-4.5-3-202(2); 27-1-38-8	Give at the time of securing property and liability insurance.	INFTC.MSC	Individual, Officer, Title Only, Co-Signer
	2	High Cost Home Loan Counseling Disclosure	Initial, Closing	Lender, Broker	Ind. Code § 24-9-4-7	High Cost	INHCHLCD.MSC	Individual, Officer
	3	High Cost Home Loan Notice to Borrower	Initial, Pre-Closing, Closing	Lender, Broker	Ind. Code § 24-9-4-11; 12 CFR § 226.31(c)	Give at least 3 business days prior to consummation of a high cost loan.	INHCHLN.MSC	Individual, Officer
	4	Loan Product Choice	Initial, Pre-Closing, Closing	Lender, Broker	Ind. Code § 24-9-4-1	Give at or before closing of high cost loan transaction; must be in large bold type.	INLPC.MSC	Individual, Officer
	5	Mortgage Broker Services Agreement	Initial, Pre-Closing, Closing	Broker	Ind. Code Ann. § 23-2-5-9; 23-2-5-18; Ind. Admin. Code tit. 710 §1-22-5	Every loan broker agreement must have an account number and be given at the time a contract for the services of a loan broker is signed.	INMBSA.MSC	Individual, Officer
	6	Notice to Purchaser or Assignee	Initial, Closing	Lender, Broker	Ind. Code § 24-9-4-1	High Cost	INNTP.MSC	N/A
	7	Property Tax Benefits	Initial, Closing	Lender, Broker	Ind. Code Ann. § 6-1.1-12-43	1st Lien or Refinance; Use State Form 51781 (6-04).	INPTB.MSC	N/A



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	8	Property Tax Benefit Form	Initial, Closing	Lender, Broker	Ind. Code Ann. § 6-1.1-12-43	1st Lien or Refinance	INPTBFIA.MSC	Individual, Officer
	9	A mortgage or deed of trust that secures a high cost home loan at the time the mortgage or deed of trust is recorded must prominently display the following on the face of the instrument: "This instrument secures a high cost home loan as defined in IC 24-9-2-8."	Security Instrument	Lender, Broker	Ind. Code Ann. § 24-9-4-1(6)	High Cost	Indiana Security Instruments	N/A
<b>Iowa</b>	1	Acknowledgment of Receipt of Copies of Signed Loan Documents	Closing	Lender	Iowa Code § 535.16	All loans	IAAOR.MSC	Individual, Officer
	2	Addendum to the Note - Oral Agreements Notice	Closing	Lender, Broker	Iowa Code § 535.17	1st Lien	IAATN.MSC	Individual, Officer, Co-Signer
	3	Interest Reduction Fee Disclosure	Initial, Pre-Closing, Closing	Lender, Broker	Iowa Code § 535.8	Discount Fee Charged	IAIRFD.MSC	Individual, Officer
	4	Notice to Consumer	Initial, Closing	Lender, Broker	Iowa Code § 537.3203; 537.1301(14)	Must be clear and conspicuous; Iowa Consumer Credit Code Loans (non-purchase money, Jr.-lien loans < \$25K).	Iowa non-purchase money Jr.-lien loan notes < \$25K	N/A
<b>Kansas</b>	1	Freedom to Choose	Initial, Closing	Lender, Broker	Kan. Stat. Ann. § 16a-4-109	Applies to loans subject to KS Uniform Consumer Credit Code.	FTC.MSC	Individual, Officer
	2	Notice by Registrant to Applicant	Initial, Closing	Lender, Broker	KS ADC 17-24-1; Kan. Stat. Ann. § 9-2208(b)	Must be in at least 10-pt bold face letters; Give prior to entering into any contract for the provision of services or prior to the license or registrant receiving any compensation or promise of compensation for a mortgage loan.	KSNBRTA.MSC	Individual, Officer, Title Only
	3	Notice to Consumer	Initial, Closing	Lender, Broker	Kan. Stat. Ann. § 16a-3-202	Applies to loans subject to KS Uniform Consumer Credit Code. This notice is already in Uniform Consumer Credit Code Addendum applicable to 1st-lien loans.	Jr.-lien promissory notes	N/A
	4	UCCC High Loan-to-Value Notice	Initial, Closing	Lender, Broker	Kan. Stat. Ann. § 16a-3-207;(3); 16a-2-304	LTV > 100%; Give not less than 3 days [include weekends and federal legal holidays] before the loan is made.	KSCN.MSC	Individual, Officer
	5	Uniform Consumer Credit Code Addendum	Closing	Lender, Broker	Kan. Stat. Ann. §§ 16a-1-101 through 16a-9-102	Upon customer request: to apply to 1st-lien loans.	KSUEAN.MSC	Individual, Officer, Co-Signer
<b>Kentucky</b>	1	Fair Housing Law Disclosure	Initial, Closing	Lender, Broker	104 Ky. Admin. Code § 1:010	Give at the time of sale, purchase, rental, insuring or financing of real property.	KYFHL.DSC	N/A



STATE	No	DESCRIPTION	DOCMAGIC PACKAGE TYPE	LENDER/BROKER	GOVERNING LAW	RULES	FORMAT NAME	SIGNATURE SELECTION
	2	Loan Product Choice	Initial, Pre-Closing, Closing	Lender, Broker	Ky. Rev. Stat. § 360.100(2)	Selected only if Kentucky High-Cost Home Loan	KYLPC.MSC	Individual, Officer
	3	Mortgage Broker Agreement	Initial, Pre-Closing, Closing	Broker	Ky. Rev. Stat. § 286.8-270	Provide before mortgage loan broker obtains any personal financial information from the applicant/borrower.	KYMBA.MSC	Individual, Officer, Co-Signer
	4	Notice of Choice of Agent or Insurer	Initial, Closing	Lender	Ky. Rev. Stat. § 304.12-150	Give before borrower is required to purchase insurance.	KYNCAI.MSC	Individual, Officer, Co-Signer
	5	Notice of High-Cost Home Loan Mortgage Material Change	Initial, Pre-Closing, Closing	Lender, Broker	Ky. Rev. Stat. § 360.100(2)(x)	Selected only if Kentucky High-Cost Home Loan	KYHCMMC.MSC	Individual, Officer
	6	Notice to Borrower - High Cost Home Loans	Initial, Pre-Closing, Closing	Lender, Broker	Ky. Rev. Stat. § 360.100; 12 CFR 226.31(c)	High Cost; Give at least 3 days before settlement.	KYNTB.MSC	Individual, Officer
	7	Notification to New Homeowners	Closing	Lender	Ky. Rev. Stat. Ann. §286.2-020(2)	Selects if property type is not equal to Multifamily, Commercial, or Land & Lots regardless of lien priority or occupancy status.	KYNTNH.MSC [24]	Individual
	8	Prepayment Addendum to Note High Cost	Closing	Lender, Broker	Ky. Rev. Stat. § 294.110; 360.100	High Cost + Prepayment Penalty	KYAHC.PPF	Individual, Officer, Co-Signer
	9	Prepayment Rider High Cost	Closing	Lender, Broker	Ky. Rev. Stat. § 294.110; 360.100	High Cost + Prepayment Penalty	KYRHC.PPF	Individual, Officer, Title Only, Non-Title Spouse
<b>Louisiana</b>	1	Mortgage Loan Origination Agreement	Initial	Broker	La. Rev. Stat. Ann. § 6:1098	Broker Name; Give no later than 3 days after the date the loan application was signed.	LAMLQA.MSC	Individual, Officer
<b>Maine</b>	1	Alternative Financing Disclosure	Initial, Pre-Closing, Closing	Lender, Broker	ME ADC 02-030-250 § 5	Balloon loans; when given at the time of application, creditor must offer to qualify the borrower for a fully-amortizing loan; disclosure must also be given at least 3 days prior to closing, and, at such time, the creditor must qualify the borrower in writing for a fully-amortizing loan.	MEAFD.MSC	Individual, Officer
	2	Application Disclosure	Initial, Closing	Lender, Broker	Me. Rev. Stat. Ann. tit. 24-A § 2168; 24-A § 2168; 24-A § 2169	Given at application.	MEAD.MSC	Individual, Officer
	3	Balloon Addendum to Note and Rider to Mortgage	Closing	Lender	Me. Rev. Stat. Ann. Tit. 9-A § 3-308	Owner-occupied, or 2nd home balloons	MEBANRM.MSC	Individual, Officer, Title Only, Non-Title Spouse
	4	Form REW-4	Closing	Lender, Broker	Me. Rev. Stat. Ann. Tit. 36 § 5250-A	Purchase	MEREW4.MSC	Individual, Officer
	5	Mortgage Broker Contract	Initial, Pre-Closing, Closing	Broker	Me. Rev. Stat. Ann. tit. 9-A § 10-302	All loans	MEMBC.MSC	N/A



STATE	No	DESCRIPTION	DOCMAGIC PACKAGE TYPE	LENDER/BROKER	GOVERNING LAW	RULES	FORMAT NAME	SIGNATURE SELECTION
	6	Notice of Borrower's Right to Select Title Attorney	Initial	Lender	Me. Rev. Stat. Ann. tit. 9-A § 3-311; 9-A § 9-303	All loans	MENBRST.MSC	Individual, Officer
	7	Notice of Choice of Agent or Insurer	Initial	Lender	Me. Rev. Stat. Ann. tit. 24-A § 2169; 9-A § 2-501(2)(a)	No Rules	MENCAI.MSC	Individual, Officer
	8	Notice to Consumers	Initial	Broker	Me. Rev. Stat. Ann. tit. 9-A § 10-303	All loans	MENTC.DSC	Individual, Officer
	9	Reasonable, Tangible Net Benefit Disclosure	Initial, Pre-Closing, Closing	Lender, Broker	ME ADC 02-030-550; 02-029-144 § 5	All closed-end & open-end (HELOCs) transactions not involving a purchase-money loan, construction loan or loan exceeding Fannie Mae's loan limits. Owner-Occupied only.	MERTNBD.MSC	Individual, Officer, Title Only, Co-Signer
<b>Maryland</b>	1	Application Disclosure	Initial, Closing	Lender, Broker	MD COML § 12-119, 12-120	A signed copy of the disclosure must accompany any executed application for a loan.	MDAD.MSC	Individual, Officer
	2	Commitment	Initial, Pre-Closing, Closing	Lender	MD COML § 12-125(c)	Give when Financing Agreement is not final; must be given at least 72 hours before settlement; the 72-hour requirement may be waived and the commitment may be accepted at settlement only if it is shown to be infeasible.	MDC.MSC	Individual, Officer
	3	Covered Loan	Initial, Closing	Lender, Broker	MD COML § 12-124.1(c)(2); 12-409.1(d)(2); 12-1029(c)(2)	High Cost; give when the borrower completes an application for a "covered loan".	MDCL.MSC	Individual, Officer
	4	Delivery of Net Proceeds Authorization	Closing	Lender	MD Real Property Law § 4-106	No Rules	MDDNPA.MSC	Individual, Officer
	5	Disclosures for Certain Mortgage Loans	Initial, Pre-Closing, Closing	Lender, Broker	MD COMAR 09.03.10.03	Selects if property type is not equal to Multifamily, Commercial, or Land & Lots; Occupancy status = owner-occupied; Loan is a balloon loan regardless of lien priority, and/or there is no escrow for taxes and insurance if loan is a first-lien loan; Give within 10 business days after completion of the mortgage loan application and not less than 72 hours before the time of settlement.	MDDFCML.MSC [25]	Individual, Officer



STATE	No	DESCRIPTION	DOCMAGIC PACKAGE TYPE	LENDER/BROKER	GOVERNING LAW	RULES	FORMAT NAME	SIGNATURE SELECTION
	6	Financing Agreement	Initial, Closing	Lender, Broker	MD COML § 12-125	Not required for subordinate lien loans; give within 10 business days after the date the loan application is completed; also, if financing agreement is not final, give commitment at least 72 hours before the time of settlement agreed by the parties.	MDFA.MSC	Individual, Officer, Co-Signer
	7	Homeowner's Certification of Principal Residence	Closing	Lender, Broker	Prince George County Form	Owner-Occupied, Property County = Prince George's County, Property State = Maryland.	MDHCOPR.MSC	N/A
	8	HUD Approved Housing Counseling	Initial, Closing	Lender, Broker	MD COML § 12-124.1(c)(2); 12-409.1(d)(2); 12-1029(c)(2)	High Cost; give after Borrower completes application for a covered loan.	MDAHC.MSC	N/A
	9	Lender Attorney's Fee Certification	Initial, Closing	Lender	MD COML § 12-120(b)(2)	Owner-Occupied; Give if Lender requires Borrower to pay for Lender's attorneys fee; applies to any loan, other than a commercial loan, that is secured by a mortgage or deed of trust on the borrower's primary residence.	MDLAFC.MSC	Individual, Officer, Title Only, Co-Signer
	10	Licensee Information or Affidavit of Exemption	Closing	Lender, Broker	MD Real Property § 3-104.1; MD COMAR 09.03.11.02	All loans	MDLI.MSC [27]	N/A
	11	Mortgage Broker Agreement	Initial, Pre-Closing, Closing	Broker	MD COML § 12-805	A copy of the agreement, dated and signed, shall be provided to the borrower within 10 business days after the date the loan application is completed.	MDMBA.MSC	Individual, Officer
	12	Net Tangible Benefit Worksheet	Initial, Pre-Closing, Closing	Lender, Broker	MD COMAR § 09.03.06.20	Selects if property type is not equal to Multifamily, Commercial, or Land & Lots; Occupancy status = owner-occupied; Loan Purpose = Refinance; Applies regardless of lien priority.	MDNTBW.MSC [25]	Individual, Officer
	13	Office of Finance, Treasury Division Finance Affidavit	Closing	Lender, Broker	MD Tax Property § 12-102; Prince George County Code 10-187(A)	Loan Purpose = Refinance, Property County = Prince George's County, Property State = Maryland.	MDOOFTD.MSC	N/A
	14	Right to Rescind	Initial, Closing	Lender, Broker	MD REAL PROP § 10-702(h)	Purchase; A borrower who does not receive the residential property condition disclosure statement on or before entering into the contract of sale has the right to rescind.	MDNRTRPC.MSC	Individual, Officer
	15	Written Acknowledgement of Delivery of the Note	Closing	Lender, Broker	MD COML § 12-1013.2	Closed-End Loans Only	MDWA.MSC	Individual, Officer, Co-Signer



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Massachusetts	1	Application Disclosure	Initial, Closing	Lender, Broker	209 CMR 32.32(3)(f); MA ST 183C § 3	High Cost; Must be given within 24 hours after the creditor first determines that the applicant has applied for a covered high cost loan.	MAHCHLA.MSC	Individual, Officer
	2	Borrower Interest Worksheet	Initial, Pre-Closing, Closing	Lender, Broker	MA ST 183 § 28C; 209 CMR 53.00	Refinance of principal residence or second home that is not a purchase-money, FHA or VA loan and APR > 3.5 + Yield if 2nd-lien; else 2.5 + Yield used.	MABIW.MSC	N/A
	3	Childhood Lead Poisoning Prevention	Initial	Lender, Broker	CLPPP Form 94	Purchase; applies to prospective borrower's home built before 1978.	MACLPP.MSC	Individual, Officer
	4	Continuation Sheet/Residential Loan Application	Initial, Closing	Lender, Broker	MA ST 184 §17B	Open-End or Closed-End, 1st or Jr. Mortgage Loan; font type of statements need to be at least 2 pts. larger than font size of application.	MACS.MSC	Individual, Co-Signer
	5	High Cost Loan Disclosures	Initial	Lender	209 CMR 32.32(3); 40.04	High Cost; must be in a conspicuous type size; give at or prior to taking an application.	MAHCHLD.MSC	Individual, Officer
	6	License Disclosure	Initial, Closing	Lender, Broker	209 CMR 42.15	All Loans; Give at the time a fee is paid or when a mortgage loan application is accepted.	MALD.MSC	Individual, Officer
	7	Loan Origination and Compensation Agreement	Initial, Pre-Closing	Broker	209 CMR 42.16; MA ST 259 § 7	Must be given at the time of application.	MALOCA.MSC	Individual, Officer
	8	Mortgage Loan Rate Lock Commitment	Initial, Closing	Lender	209 CMR 42.11A(4); 42.12A(3)	Owner occupied; 2nd home, single family, PUD, Condo or 1-4 units; Give before accepting any rate lock commitment fee, and before offering or entering into a mortgage loan rate lock commitment with a borrower.	MAMLRLC.MSC	Individual, Officer, Co-Signer
	9	Sale Of Insurance, Goods Or Services	Initial, Pre-Closing, Closing	Lender, Broker	209 CMR 32.34(2)(b)	High Cost; Must be in at least 12 point type; Give at least 3 business days before the loan is closed.	MASOI.MSC	Individual, Officer, Co-Signer
	10	Smoke Detector and Certification And Indemnification Agreements	Closing	Lender	MA ST 148 § 26E; 26F	No Rules	MACAIA.MSC	Individual, Officer, Title Only, Co-Signer
	11	Stated Income Disclosure	Initial, Pre-Closing, Closing	Lender, Broker	940 CMR 8.06(16)	Occupancy Status = owner-occupied; Property Type = 1-4, Single Family, PUD, Condo; Loan Type = Not a HELOC; print one per "I" borrower.	MASID.MSC	Individual
	12	UREA Formaldehyde Foam Insulation (UFFI) Certification	Closing	Lender	MA ST 167 §47	No Rules	MAUFFI.MSC	Individual, Officer, Co-Signer



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Michigan	1	Borrower's Bill of Rights	Initial, Closing	Lender, Broker	Mich. Comp. Laws Ann. § 445.1636	Applies to owner-occupied properties; Does not apply to HELOCs or a purchase-money loans	MIBBOR.MSC	Individual, Officer, Co-Signer
	2	Consumer Caution	Initial, Closing	Lender, Broker	Mich. Comp. Laws Ann. § 445.1637	Applies to owner-occupied properties; Does not apply to HELOCs or a purchase-money loans; Also, includes a list of the nearest available HUD-approved credit counseling agencies.	MICC.MSC	Individual, Officer
	3	Dower Waiver Rider to Mortgage	Forms List	Lender	Mich. Comp. Laws Ann. § 558.13	Rider must be added to the mortgage when there is a male borrower who is married and taking sole title to the property.	MIDWR.MSC	Individual, Officer
	4	Homestead Waiver Rider to Mortgage	Forms List	Lender	Mich. Comp. Laws Ann. § 558.13	Rider must be added to the mortgage when there is a borrower who is married and taking sole title to the property.	MIHWR.MSC	Individual, Officer
	5	Insurance Disclosure	Closing	Lender	Mich. Comp. Laws Ann. § 500.1243(16); 500.4418	When insurance is required, lender advises the applicant that the required insurance is available through the lender or an affiliate of the lender. Also, insurance offered need not be purchased as a condition of the loan.	MII.DSC	Individual, Officer
	6	Notice to Inquirers and Loan Applicants	Closing	Lender, Broker	Mich. Comp. Laws Ann. § 445.1605	The Notice must be posted in a conspicuous place in the institution's main office and each branch.	MINTILA.MSC	Individual, Officer



STATE	No	DESCRIPTION	DOCMAGIC PACKAGE TYPE	LENDER/BROKER	GOVERNING LAW	RULES	FORMAT NAME	SIGNATURE SELECTION
Minnesota	1	Additional Open-End Credit Account Disclosures	Closing	Lender, Broker	Minn. Stat. § 47.59(subd. 12)	Give at the time an open-end credit account is established.	MNOECAD.MSC	Individual, Officer
	2	Non Agency Disclosure	Initial, Closing	Lender	Minn. Stat. § 58.15	Give within 3 business days of accepting an application.	MNND.MSC	Individual, Officer
	3	Notice of Right to Discontinue Escrow	Closing	Lender	Minn. Stat. § 47.20 subd.9(b)	Give at or prior to the closing of the mortgage loan.	MNNORTDE.MSC	Individual, Officer, Co-Signer
	4	Notice of Right to Cancel Private Mortgage Insurance	Closing	Lender, Broker	Minn. Stat. § 47.207	PMI; borrower has the right to cancel PMI if the principal balance of the loan is 80% or less of the current market value of your home.	MNPMI.MSC	Individual, Officer
	5	Prepayment Charge Notice	Initial, Pre-Closing, Closing	Lender, Broker	Minn. Stat. § 58.137 subd. 2(b)	Selects if loan has prepayment penalty; Disclosure must be in at least 16-point capitalized boldface type; give 1) when borrower requests a residential mortgage loan, and 2) within 3 days before the borrower signs the note or other loan agreement, and 3) the initial written disclosure must be received by the prospective borrower within 5 days after the request for a loan is received by the mortgage originator.	MNPPD.MSC	Individual, Officer
	6	Residential Mortgage Originator Services Agreement	Initial, Pre-Closing, Closing	Broker	Minn. Stat. § 58.16	Give at or before the time of receipt of any fee or valuable consideration paid for mortgage origination services.	MNRMOSA.MSC	Individual, Officer
Mississippi	1	Mortgage Origination and Fee Disclosure Agreement with Disclosure Certification	Initial, Pre-Closing, Closing	Broker	Miss. Code Ann. § 81-18-33	Give at the time of application or within 3 days of application.	MSMOA.MSC	Individual, Officer
Missouri	1	Anti-Coercion Disclosure	Initial, Closing	Lender, Broker	Mo. Rev. Stat. § 375.937	No Rules	MOACD.MSC	Individual, Officer
	2	Application Disclosure	Initial, Closing	Lender, Broker	Mo. Rev. Stat. § 408.580(2)	Give upon receipt of a written application for a residential mortgage loan.	MOAD.MSC	Individual, Officer
	3	Borrower Information Document	Initial, Closing	Broker	20 Mo. ADC 1140-30.090(1)	Give before borrower signs a completed application.	MOBID.MSC	Individual, Officer



STATE	No	DESCRIPTION	DOCMAGIC PACKAGE TYPE	LENDER/BROKER	GOVERNING LAW	RULES	FORMAT NAME	SIGNATURE SELECTION
	4	Choice of Insurance Notice (Includes Flood Insurance)	Initial, Closing	Lender, Broker	Mo. Rev. Stat. § 375.937(3); 375.937(2)(1)	Lender may reject insurance contract, as long as it is not unreasonable.	MOCOIN.MSC	Individual, Officer
	5	Loan Brokerage Agreement and Statement	Initial, Pre-Closing, Closing	Broker	20 Mo. ADC 1140-30.080(1); 20 Mo. ADC 1140-30.080(2); Mo. Rev. Stat. § 443.865	Loan brokerage agreement and the loan brokerage disclosure statement may be combined into one form; A loan brokerage agreement is not required where the licensee is a lender not engaged in the act of brokering; must give at the time of application.	MOLBA.MSC	Individual, Officer
	6	Notice Regarding Collateral Protection Insurance	Initial, Closing	Lender, Broker	Mo. Rev. Stat. § 427.120(3)	Give at the time the credit agreement is executed.	MOCPD.DSC	Individual, Officer, Co-Signer
	7	Oral Modifications of Credit Agreements	Contract	Lender	Mo. Rev. Stat. § 432.045	Must be in 10 pt boldface type; Should be included in any note or agreement evidencing a mortgage loan.	Needs to go on Note or Agreement	N/A
	8	Recorder's Cover Page	Closing	Lender, Broker	Mo. Rev. Stat. § 59.310	No Rules	MORCP.MSC	N/A
<b>Montana</b>	1	Anti-Coercion Disclosure	Initial, Closing	Lender, Broker	Mont. Code Ann. § 33-18-501(3)	Insurance may be purchased from an insurer of the borrower's choice, subject only to the lender's right to reasonably reject a given insurer.	MTACD.MSC	Individual, Officer
	2	Loan Commitment	Initial, Closing	Lender	Mont. Code Ann. § 32-10-406(3)(d)	Selects if property type is not equal to Multifamily, Commercial, or Land & Lots; Occupancy status = owner-occupied.	MTLC.MSC [23]	Individual, Officer
	3	Lock-In Agreement	Initial, Closing	Lender	Mont. Code Ann. § 32-10-406(3)(c)	Selects if property type is not equal to Multifamily, Commercial, or Land & Lots; Occupancy status = owner-occupied.	MTLIA.MSC [23]	Individual, Officer
	4	Mortgage Loan Origination Disclosure	Initial, Closing	Broker	Mont. Code Ann. § 32-9-124(3)	Give at the time of application prior to providing mortgage broker services to a borrower.	MTMLOD.MSC	Individual, Officer
	5	Prepayment Penalty Disclosure	Initial, Pre-Closing, Closing	Lender	Mont. Code Ann. § 32-10-406(2)	Selects if property type is not equal to Multifamily, Commercial, or Land & Lots; Occupancy status = owner-occupied. If the initial mortgage offer	MTPPD.MSC [23]	Individual, Officer
<b>Nebraska</b>	1	NONE						
<b>Nevada</b>	1	Advance Fee Agreement	Closing	Lender, Broker	Nev. Rev. Stat. § 645B.165(3); 645E.240(3)	Give prior to closing; any advance fee paid to obtain a loan must be placed in escrow pending the completion of the loan or a commitment for a loan.	NVAFA.MSC	Individual, Officer



STATE	No	DESCRIPTION	DOCMAGIC PACKAGE TYPE	LENDER/BROKER	GOVERNING LAW	RULES	FORMAT NAME	SIGNATURE SELECTION
	2	"Commercially Reasonable Means or Mechanism" Worksheet	Pre-Closing, Closing	Lender, Broker	Nev. Rev. Stat. § 598D.100	All loans	NVCRMMW.MSC	Individual, Officer
	3	Cover Page	Closing	Lender, Broker	Nev. Rev. Stat. § 239B.030	To be attached to security instrument, attesting that social security number of a person does not appear in document.	NVCP.MSC	N/A
	4	Disclosure and Acknowledgment of Involvement	Initial, Pre-Closing, Closing	Broker	NV ADC 645B.210	Give before date that the loan is consummated.	NVDAI.MSC	Individual, Officer
	5	Mortgage Broker Fee Disclosure	Forms List, Initial, Closing	Broker	Nev. Rev. Stat. § 645B.305	No Rules	NVMBFD.MSC [31]	Individual, Officer, Co-Signer
	6	Mortgage Investment Disclosure Form	Initial, Pre-Closing, Closing	Broker	NV ADC 645B.220; Nev. Rev. Stat. § 645B.185(1) and (2)	Text must be at least 10 pt. font, and captions and sub-headings must be at least 14 pt. bold; give before accepting money from a private investor.	NVMIDF.MSC	N/A
<b>New Hampshire</b>	1	Application Disclosure	Initial, Closing	Lender, Broker	NH ST § 397-A:16(I)	Give within 3 business days of receipt of loan application.	NHAD.MSC	Individual, Officer
	2	Attorney's Fee Rider	Closing	Lender, Broker	NH ST § 361-C:2	All Loans; give at or before closing.	NHAFR.MSC	Individual, Officer
	3	Balloon Provision Disclosure	Initial, Pre-Closing, Closing	Lender, Broker	NH ADC BAN 2504.01(b)	Balloon loans; give within 3 days after lender or broker receives a written loan application or at time a loan commitment letter is submitted to the borrower; must be in at least 10-pt. bold type.	NHBPD.MSC	Individual, Officer, Title Only, Co-Signer
	4	Daily Simple Interest Loan Disclosure	Forms List	Lender, Broker	NH ADC BAN 2408.03	Daily simple interest loans; Must be at least 12 point bold type; Give at the time of application. Give upon customer request.	NHD.MSC	Individual, Officer
	5	Payment Disclosure	Initial, Pre-Closing, Closing	Lender, Broker	NH ST § 397-A:14(III); 397-A:16-a(VII)	Applies to 2nd-lien loans where payment is applied on the date received; give at time loan application is taken.	NHPD.MSC	Individual, Officer, Title Only, Co-Signer
<b>New Jersey</b>	1	Addendum to Residential Mortgage Loan Application	Initial, Pre-Closing, Closing	Lender, Broker	N.J. Stat. Ann. § 37:1-31	All loans	NJARMLA.MSC	N/A
	2	Application Disclosure	Initial, Closing	Lender	NJ ADC 3:1-16.3	Applies to 1st-lien loans; give before lender accepts any fee.	NJAD2.MSC	Individual, Officer
	3	Choice of Insurance Notice	Initial, Closing	Lender, Broker	N.J. Rev. Stat. § 17:11C-21; NJ ADC 3:1-13-1	1st Lien	NJCOIN.MSC	Individual, Officer
	4	Initial Tax Authorization Notice	Initial, Closing	Lender	N.J. Stat. Ann. § 54:4-64	No Rules	NJITAN.MSC	N/A



STATE	No	DESCRIPTION	DOCMAGIC PACKAGE TYPE	LENDER/BROKER	GOVERNING LAW	RULES	FORMAT NAME	SIGNATURE SELECTION
	5	Loan Commitment	Initial, Closing	Lender	NJ ADC 3:1-16.5	1st Lien	NJLC.MSC	Individual, Officer
	6	Lock-In Agreement	Closing	Lender	NJ ADC 3:1-16.4	1st Lien	NJLIA.MSC	Individual, Officer
	7	Mortgage Broker Agreement	Initial, Pre-Closing	Broker	NJ ADC 3:1-16.10	1st Lien, Broker Name; Give before accepting any loan application.	NJMBA.MSC	Individual, Officer
	8	Notice To Borrower	Initial, Pre-Closing, Closing	Lender	N.J. Rev. Stat. § 46:10B-26(f)	High Cost; Borrower must acknowledge receipt of this Notice in writing.	NJNTB.MSC	Individual, Officer
	9	Private Well Testing Act Certification	Closing	Lender	N.J. Stat. Ann. § 58:12A-27	Purchase; Sale of property with potable water supply.	NJPWT.MSC	Individual, Officer
	10	Right To Own Attorney Disclosure	Initial, Closing	Lender	N.J. Rev. Stat. § 46:10A-6(b)	Give with the loan commitment disclosure or within 10 days after the issuance of the commitment to the borrower and before the acceptance of the commitment by the borrower.	NJRTOA.DSC	Individual, Officer
<b>New Mexico</b>	1	Advance Fee Agreement	Initial, Closing	Lender, Broker	NM ADC 12.19.8.8(C)(2)	Required when a deposit is collected with the application.	NMAFA.MSC	Individual, Officer
	2	Authorization For Lender To Obtain Insurance	Closing	Lender, Broker	NM ADC 13.7.2.9	Give if borrower authorizes the lender to procure insurance.	NMAFL.MSC	Individual, Officer, Title Only, Co-Signer
	3	Freedom To Choose Insurance Company and Insurance Professional	Initial, Closing	Lender, Broker	NM ADC 13.7.2.8	Give at time of application.	NMFTC.DSC	Individual, Officer
	4	Mortgage Loan Compensation Disclosure	Initial, Pre-Closing, Closing	Lender, Broker	SB 342 (2009), §52(D); NM ADC 12.19.8.12(B)	Give at least 2 days prior to closing of loan.	NMMLCD.MSC [33]	Individual, Officer, Co-Signer
	5	Mortgage Loan Summary Disclosure	Initial, Pre-Closing, Closing	Lender, Broker	SB 342 (2009), §52(E); NM ADC 12.19.8.12(B)	Give at least 2 days prior to closing of loan.	NMMLSD.MSC [33]	Individual, Officer, Co-Signer
	6	Notice to Borrower	Initial, Pre-Closing, Closing	Lender, Broker	N.M. Stat. Ann. § 58-21A-5(P)	High Cost; Give at least 3 business days prior to consummation of high-cost home loan.	NMNTB.MSC	Individual, Officer
	7	Rate Lock Agreement	Forms List, Initial, Closing	Lender, Broker	SB 342 (2009), §52(F); NM ADC 12.19.8.12(A)	No Rules	NMRLA.MSC [33]	Individual, Officer, Co-Signer
	8	Rate Lock Disclosure	Forms List, Initial	Lender, Broker	SB 342 (2009), §52(F); NM ADC 12.19.8.12(A)	No Rules	NMRLD.MSC [33]	N/A
<b>New York</b>	1	Affidavit of Compliance/Smoke Alarm	Closing	Lender	NY Executive Law § 378(5-a)	Purchase	NYSAI.MSC	N/A
	2	Application Disclosure	Initial, Pre-Closing	Lender	3 NY ADC 82.6(a); 3 NY ADC 80.4(a)	Part 82 Loans: Applies to 1st-lien, closed end alternative mortgage loans where the principal indebtedness is less than \$250,000; Part 80 Loans: Applies to Jr.-lien, closed-end loans and 1st - and Jr.-lien open-end loans where the aggregate indebtedness is less than \$250,000; must give prior to accepting application for loan.	NYAD.MSC	Individual, Officer



STATE	No	DESCRIPTION	DOCMAGIC PACKAGE TYPE	LENDER/BROKER	GOVERNING LAW	RULES	FORMAT NAME	SIGNATURE SELECTION
	3	Balloon Addendum to Note and Rider to Mortgage (This is very similar to Balloon Loan Disclosure)	Closing	Lender	3 NY ADC 80.4(b); 3 NY ADC 82.6(a)(b)	Balloon	NYBANRM.MSC	Individual, Officer, Co-Signer, Non-Title Spouse
	4	Balloon Loan Disclosure	Initial	Lender, Broker	3 NY ADC 80.4(b); 3 NY ADC 82.6(a)(b)	Balloon and principal indebtedness is less than \$250,000; Part 80 and 82 loans; Give prior to accepting an application for a loan, If the application is accepted over the telephone, lender has 3 business days to mail or deliver the disclosure.	NYBLD.MSC	Individual, Officer
	5	Borrower's Choice of Attorney	Initial, Closing	Lender, Broker	3 NY ADC 38.7(a)(11)	All loans	NYBCOA.MSC	Individual, Officer
	6	Consumer Caution and Home Ownership Counseling Notice	Initial, Pre-Closing	Lender, Broker	NY Banking Law § 6-L(2)(l)(ii), 3 NY ADC 41.3(a)(2)	Applies to high cost home loans; give within 3 days after determining that loan is a high cost home loan, but not less than 10 days prior to closing.	NYCC.MSC	Individual, Officer
	7	Continuation Sheet/Residential Loan	Initial, Pre-Closing, Closing	Lender, Broker	Fannie Mae Form 1003/Freddie Mac Form 65	Continuation sheet to Residential Loan Application.	NYCS.DSC	Individual, Co-Signer
	8	Escrow Account Disclosure	Closing	Lender	NY Banking Law § 6-k(f)	Used when impounds exist; must be at least 8 pt. bold face type; give at time account is established.	NYEAD2.MSC	Individual, Officer
	9	Hamilton County Cover Sheet	Closing	Lender, Broker	NY Real Property § 316A(5)	Property County = Hamilton	NYHCCS.MSC	N/A
	10	Hazard Insurance Notice	Initial, Closing	Lender, Broker	3 NY ADC 38.9(b)	Give at the time of commitment, or if no written commitment will be issued, then at time of application.	NYHID2.MSC	Individual, Officer
	11	High Cost Home Loan Disclosure	Initial, Pre-Closing, Closing	Lender, Broker	NY Bank § 6-L(2)(l)(i); 3 NY ADC 41.3(a)(1); 3 NY ADC 41.4	High Cost; Give within 3 days after lender determines that application is for a high cost home loan, but in any event, at least 10 days prior to closing.	NYHCHL.DSC	Individual, Officer
	12	Interest Rate Lock Commitment	Forms List, Initial	Lender	3 NY ADC 38.4(a); 3 NY ADC 38.6	Closed-End Purchase and Non-Purchase Money Loans: Give at time of commitment, and, in any case, prior to accepting a commitment fee or any points.	NYIRLC.MSC	Individual, Officer



STATE	No	DESCRIPTION	DOCMAGIC PACKAGE TYPE	LENDER/BROKER	GOVERNING LAW	RULES	FORMAT NAME	SIGNATURE SELECTION
	13	Junior Lien Disclosure	Initial, Closing	Lender, Broker	3 NY ADC 80.4	Jr. Lien Loans: Need to include in disclosure requirements pursuant to 3 NY ADC 80.4(a).	NYJLD.MSC	Individual, Officer
	14	Mortgage Banker Application Disclosure	Initial, Closing	Lender	3 NY ADC 38.3(b)	Mortgage Banker OR exempt organization acting in a mortgage brokerage capacity; give prior to taking application or collecting an application fee, credit report fee or appraisal fee.	NYMBAD.MSC	Individual, Officer
	15	Notice of Creation, Transfer or Termination	Closing	Lender	NY Real Property Tax § 953	Give no later than 10 business days after transfer of account and within 21 days following final payment of the loan. Notice warns mortgagor to establish a new escrow account or to begin making tax payments directly.	TEA.LSR	N/A
	16	Notice to Cosigner (Closed-End Debt)	Closing	Lender	N.Y. Gen. Oblig. Law § 15-702(3)(a)	Loan Purpose is not a HELOC; Selects if property type is not equal to Multifamily, Commercial, or Land & Lots; Occupancy status = owner-occupied or second home.	NYNTC.MSC [26]	Co-Signer
	17	Notice to Cosigner (Open-End Debt)	Closing	Lender	N.Y. Gen. Oblig. Law § 15-702(3)(b)	Loan Purpose is a HELOC; Selects if property type is not equal to Multifamily, Commercial, or Land & Lots; Occupancy status = owner-occupied or second home.	NYNTC2.MSC [26]	Co-Signer
	18	NYSBD List Of Approved Counselors	Initial, Pre-Closing, Closing	Lender, Broker	NY Bank § 6-L(2)(l)(i); 3 NY ADC 41.3(a)(1)	High Cost: Give concurrently with "Counselor Notice Statement" (Application) and "Consumer Caution and Home Ownership Counseling Notice".	NYSBD.DSC	N/A
	19	Pre-Application Disclosure and Fee Agreement	Initial, Pre-Closing	Lender	3 NY ADC 38.3(c)	Mortgage Banker AND exempt organization: Give prior to taking application, application fee, credit report fee or property appraisal fee.	NYPAD1.MSC	Individual, Officer, Title Only, Co-Signer
	20	Pre-Application Disclosure and Fee Agreement	Initial, Pre-Closing	Broker	3 NY ADC 38.3(a)	Mortgage Broker: Give prior to taking an application or collecting an application fee.	NYPAD2.MSC	Individual, Officer, Title Only, Co-Signer
	21	Prevailing Interest Rate Commitment	Initial, Pre-Closing	Lender	3 NY ADC 38.5(a)	Give at time of commitment, and, in any case, prior to acceptance of a commitment fee or any points.	NYPIRC.MSC	Individual, Officer
	22	Tax Escrow Acct Designation of Mortgage Institution	Closing	Lender	NY Real Property Tax § 954	Impounds	NYTEAD.MSC	Individual, Officer



STATE	No	DESCRIPTION	DOCMAGIC PACKAGE TYPE	LENDER/BROKER	GOVERNING LAW	RULES	FORMAT NAME	SIGNATURE SELECTION
North Carolina	1	Amortization Schedule	Initial, Pre-Closing, Closing	Lender	N.C. Gen. Stat. § 24-1.1A(a1)	Fixed Rate Loans (Non-Equity) and Loan Amount < \$300K; Give no later than the date of the home loan closing or 3 business days after the lender receives an application for a home loan, whichever is earlier.	USAS.MSC	N/A
	2	Application Disclosure and Mortgage Broker Agreement	Initial, Pre-Closing, Closing	Broker	N.C. Gen. Stat. § 53-243.11(13)	Loan Purpose is not a HELOC; Principal Loan amount is not greater than Fannie Mae's conforming loan limit; Occupancy Status = Owner-occupied; Property Type = Manufactured home; 1-4; Single Family Residence; Condo; PUD.	NCADMBA.MSC	Individual, Officer, Co-Signer
	3	Choice of Attorney	Pre-Closing, Closing	Lender, Broker	N.C. Stat. Ann. Sec 24-1-1E(a)(5)(b)	All loans	NCCOA.MSC	Individual, Officer
	4	Freedom to Choose	Initial, Closing	Lender, Broker	N.C. Gen. Stat. § 75-17; 75-18; 58-3-135	No Rules	FTC.MSC	Individual, Officer
	5	Notice of Information and Examples of Amortization of Home Loans	Initial, Pre-Closing, Closing	Lender, Broker	NC Gen Stat. § 24-1.1A(a1)(2); Form MLA 09 NC Commissioner of Banks	1st-lien, closed-end loan where amount < \$300K; Give within 3 business days after lender receives loan application or the date of closing, whichever is earlier.	NCHLAS.MSC	Individual, Officer
North Dakota	1	Application Disclosure	Initial, Closing	Lender, Broker	N.D. Cent. Code § 35-03-01.3	VA loans only; must be signed at time of loan application.	NDAD.MSC	Individual, Officer
	2	Loan Disclosure Statement	Initial, Pre-Closing	Broker	ND ADC 13-05-01-05; 13-05-01-04	All loans	NDLDS.MSC	Individual, Officer, Title Only, Co-Signer
	3	Money Broker Contract	Initial, Pre-Closing	Broker	ND ADC 13-05-01-09; 13-05-01-02	Give before broker performs any services.	NDMBC.MSC	Individual, Officer
	4	Notice Regarding Interest	Closing	Lender, Broker	N.D. Cent. Code § 47-10.2-05; 47-10.2-02	Give on an annual basis.	NDNRI.MSC	Individual, Officer
Ohio	1	Acknowledgment of Receipt of Home Mortgage Loan - Informational Document	Initial	Lender, Broker	Oh. Rev. Code § 1345.05(G); Oh. Admin. Code § 109:4-3-29	All loans	OHARHML.MSC	Individual, Officer, Title Only, Co-Signer, Non-Title Spouse
	2	Addendum to Mortgage Loan Origination Disclosure Statement (High Loan to Value Disclosure)	Initial, Pre-Closing	Lender, Broker	Oh. Rev. Code § 1322.062(A)(1)(j); Oh. Admin. Code § 1301:8-7-15(A)(9)	1st-Lien Loans; LTV > 90%; if applicable, give within 3 business days after taking application.	OHHLTVD.MSC	Individual, Officer
	3	Addendum to the Good Faith Estimate	Initial, Pre-Closing	Lender, Broker	Oh. Rev. Code § 1322.062(D); Oh. Admin. Code § 1301:8-7-15(D)	1st-Lien Loans: if applicable, give within 3 business days after taking application.	OHATGFE.MSC	Individual, Officer



STATE	No	DESCRIPTION	DOCMAGIC PACKAGE TYPE	LENDER/BROKER	GOVERNING LAW	RULES	FORMAT NAME	SIGNATURE SELECTION
	4	Automated Valuation Report Notice	Initial, Closing	Lender, Broker	Ohio Rev. Code § 4763.19	All loans	OHAVRN.MSC	Individual, Officer
	5	Closing Disclosure	Closing	Lender, Broker	Oh. Rev. Code § 1345.031(B)(8); Oh. Attorney General Rule 109:4-3-23	All loans	OHCD.MSC	Individual, Officer, Co-Signer
	6	Disclosure Between Lender and Insurer	Initial, Closing	Lender	Oh. Admin Code § 1301:8-3-17(D)	Selects only if Borrower pays for any one of the following listed from the Fees/Charges section: (1) Accident Insurance (AI), (2) Credit Life Insurance (CLI), (3) Health Insurance (HI), or (4) Unemployment Insurance (UI); Applies regardless of occupancy status and lien priority.	OHDBLI.MSC	Individual, Officer
	7	Disclosure of Credit Life, Credit Accident and Health, and Unemployment Insurance Cancellation Rights	Closing	Lender	Oh. Admin. Code § 1301:8-3-17(B)	Selects only if Borrower pays for any one of the following listed from the Fees/Charges section: (1) Accident Insurance (AI), (2) Credit Life Insurance (CLI), (3) Health Insurance (HI), or (4) Unemployment Insurance (UI) AND Paid by the Borrower; Applies regardless of occupancy status and lien priority.	OHDCR.MSC	Individual, Officer
	8	Homebuyers' Protection Act - Informational Document	Initial	Lender, Broker	Oh. Rev. Code § 1345.05(A)(4); Oh. Admin. Code § 109:4-3-29	All loans	OHPHA.MSC	N/A
	9	Instructions of Borrower	Initial	Lender, Broker	Oh. Rev. Code § 1322.081; Oh. Admin. Code § 1301:8-7-26	1st-Lien Loans	OHIQB.MSC	Individual, Officer
	10	Mortgage Loan Origination Disclosure Statement	Initial, Pre-Closing	Lender, Broker	Oh. Rev. Code § 1322.062(A)(1); Oh. Admin. Code § 1301:8-7-15	1st-Lien Loans: give within 3 business days after taking application. If there is any change in the information provided in the mortgage loan origination disclosure, the mortgage broker must provide the borrower with the revised mortgage loan origination disclosure statement and a written explanation of why the change occurred no later than 24 hours after the change occurs, or 24 hours prior to closing, whichever is earlier. This 24-hour period does not include hours on Sundays and national holidays.	OHMLDS.MSC	Individual, Officer



STATE	No	DESCRIPTION	DOCMAGIC PACKAGE TYPE	LENDER/BROKER	GOVERNING LAW	RULES	FORMAT NAME	SIGNATURE SELECTION
	11	Notice of Change in Mortgage Terms	Initial, Pre-Closing, Closing	Lender, Broker	Oh. Rev. Code § 1322.064; Oh. Admin. Code § 1301:8-7-15(F)	1st-Lien Loans: provide revised information not later than 24 hours after change occurs, or 24 hours before loan is closed, whichever is earlier.	OHNCMT.MSC	Individual, Officer
	12	Notice of Escrow of Taxes and Regular Monthly Payment	Pre-Closing, Closing	Lender, Broker	Oh. Rev. Code § 1322.063	1st-Lien Loans: give not later than 24 hours before loan closing.	OHNETRMP.MSC	Individual, Officer
	13	Notice Pursuant To Section 4112.021	Closing	Lender, Broker	Oh. Rev. Code § 4112.021(B)(1)(g)	Must be in a type size no smaller than that used throughout most of the application form; attach to each application for credit.	NOH.MSC	Individual, Officer
	14	Ohio Business Relationship Disclosure	Initial, Closing	Lender, Broker	Oh. Rev. Code § 1322.075	All loans	OHBRDN.MSC	Individual, Officer
	15	Optional Credit Insurance	Closing	Lender	Oh. Admin. Code § 3901-1-14(b)(4)	No Rules	OHOCI.MSC	N/A
	16	Statutory Authority Disclosure	Closing	Lender	Oh. Admin. Code § 1301:8-3-07(H)	All loans regardless of occupancy status and lien priority.	OHSAD.MSC	Individual, Officer
	17	Verification of Prepurchase Counseling/Acknowledgment of Risk Disclosure	Initial, Closing	Lender, Broker	Oh. Rev. Code § 1349.27(K)	Ohio High Cost Loan	OHVOPC.MSC	Individual, Officer
<b>Oklahoma</b>	1	Consumers Have the Right to Obtain a Security Freeze	Initial, Closing	Lender, Broker	Okla. Stat. Title 24, § 158	All loans	OKNORSF.MSC	N/A
	2	Insurance Notice to Borrower	Closing	Lender	Okla. Stat. Title 14A, § 4-113	No Rules	OKIN.MSC	Individual, Officer
	3	Notice of Title Protection Document	Initial, Closing	Lender, Broker	Okla. Stat. Title 46, § 20	Give at the time of loan application when the Title Protection Act applies and a title protection document will be issued.	OKNTPD.MSC	Individual, Officer
	4	Subsection 10 Mortgage Disclosure	Initial, Pre-Closing	Lender	Okla. Stat. Title 14A, § 3-309.4	Subsection 10 mortgages: Give at least 3 business days prior to consummation.	OKS10MD.MSC	Individual, Officer, Title Only
<b>Oregon</b>	1	Consumer Finance Licensee Statement of Loan Disclosure	Closing	Lender, Broker	Or. Rev. Stat. § 725.360	Jr. Lien Loans <= \$50K	ORCFLSLD.MSC	Individual, Officer
	2	Interest Rate Lock/Float Agreement	Forms List	Lender, Broker	OR ADC 441-865-0060(1)	No Rules	ORIRLFA.MSC [30]	Individual, Officer, Co-Signer
	3	Late Charge Notice	Initial, Closing	Lender	Or. Rev. Stat. § 86.180; 86.165; 86.185	Non State Specific Late Charge; Give prior to the execution of the mortgage.	ORLCN.MSC	Individual, Officer
	4	Notice Pursuant To ORS 746.201 (Force-Placed Insurance Notice)	Closing	Lender	Or. Rev. Stat. § 746.201	Must be in 10-pt type	OR746.MSC	Individual, Officer, Title Only, Co-Signer
	5	Notice Regarding Non-Refundability of Advance Fees	Initial	Lender, Broker	OR ADC 441-875-0030(9)	Give prior to or at the time of receipt of fees.	ORAF.A.MSC	Individual, Officer



STATE	No	DESCRIPTION	DOCMAGIC PACKAGE TYPE	LENDER/BROKER	GOVERNING LAW	RULES	FORMAT NAME	SIGNATURE SELECTION
	6	Security Protection Provision Statement	Closing	Lender, Broker	Or. Rev. Stat. § 86.255; 86.205(7)	Owner Occupied; Loan Amount <= \$100K; Give prior to entering any such arrangement.	ORSPPS.MSC	Individual, Officer
Pennsylvania	1	Application Disclosure	Initial, Closing	Lender, Broker	7 Pa. Stat. § 6121(10)	No Rules	PAAD.MSC	Individual, Officer
	2	Freedom to Choose	Initial, Closing	Lender, Broker	40 Pa. Stat. § 1007.11	No Rules	FTC.MSC	Individual, Officer
	3	Insurance Notice to Borrower	Closing	Lender, Broker	63 Pa. Stat. § 456.512(f)	Section 32: Loan Amount < \$100K; give no later than the time of closing.	PAINTB.MSC	Individual, Officer
	4	Mortgage Consumer Disclosure	Forms List, Initial, Pre-Closing, Closing	Lender, Broker	10 PA Code Ch. 46, § 46.2	Selects if broker or lender origination, regardless of lien priority.	PAMCD.MSC [28]	Individual, Co-Signer
	5	Notice Regarding Refundability of Fees	Initial	Lender, Broker	7 Pa. Stat. § 6121(10)	1st-Lien Loans: give at time of loan application.	PANRRF.MSC	Individual, Officer
	6	Notice to Borrower	Closing	Lender, Broker	63 Pa. Stat. § 456.512(a)	Section 32; Loan Amount < \$100K; Give no later than the time the notice is required under the notice provision contained in 12 CFR 226.31(c) (relating to general rules) as amended from time to time.	PANTB.MSC	Individual, Officer
Rhode Island	1	Appraisal Notice	Initial, Closing	Lender, Broker	R.I. Gen. Laws § 19-9-3	Give prior to payment of appraisal fee.	RIAN.MSC	Individual, Officer
	2	Arson Conviction Disclosure	Initial, Closing	Lender, Broker	R.I. Gen. Laws § 19-9-32	No Rules	RIACD.MSC	Individual, Officer
	3	Consumer Caution and Home Ownership Counseling Notice and Certification	Initial, Closing	Lender, Broker	R.I. Banking Reg. 3 §5(D)(iii)	High Cost	RICC.MSC	Individual, Officer, Title Only, Co-Signer, Non-Title Spouse
	4	Consumers Have the Right to Obtain a Security Freeze	Initial, Closing	Lender, Broker	R.I. Gen. Laws § 6-48-6	All loans	RICNORSF.MSC	N/A
	5	Freedom to Choose	Initial, Closing	Lender, Broker	R.I. Gen. Laws § 27-29-4(9); and (10)	No Rules	RICOIN.MSC	Individual, Officer
	6	General Law Disclosure	Initial, Closing	Lender, Broker	R.I. Gen. Laws § 15-5-14.1	No Rules	RIGL.DSC	Individual, Officer, Title Only
	7	HELOC Additional Disclosures	Initial, Closing	Lender, Broker	R.I. Gen. Laws § 6-27-11	Equity, Owner Occupied	RIHEAD.HLC	Individual, Officer
	8	High-Cost Home Loan	Initial, Closing	Lender, Broker	R.I. Banking Reg. 3 §5(A)(vi) & §5(D)(iii)	High Cost	RIHCHLD.MSC	Individual, Officer
	9	Notice Regarding Nonrefundability of Loan Fees	Initial, Pre-Closing, Closing	Lender, Broker	R.I. Gen Laws § 34-23-6	Give no later than 3 business days after application is received.	RIN.MSC	Individual, Officer
	10	Notification To Buyer of Withholding Tax Requirement	Closing	Lender, Broker	R.I. Gen Laws § 44-30-71.3	Purchase	RINTBOWT.MSC	Individual, Officer
	11	Owner's Policy of Title Insurance Disclosure	Closing	Lender, Broker	R.I. Gen. Laws § 19-9-5	No Rules	RIOP.MSC	Individual, Officer
	12	Prepayment Penalty Disclosure	Initial, Pre-Closing, Closing	Lender, Broker	R.I. Gen. Laws § 34-23-5(b)	Non-purchase money; 1-4 units; give as a separate document at the time of application for loan.	RIPPD.MSC	Individual, Officer



STATE	No	DESCRIPTION	DOCMAGIC PACKAGE TYPE	LENDER/BROKER	GOVERNING LAW	RULES	FORMAT NAME	SIGNATURE SELECTION
	13	Prohibited Acts and Practices Disclosure Regarding All Home Loans	Initial	Lender, Broker	R.I. Banking Reg. 3 §5(A)(iv)	Owner-Occupied	RIPAAHL.MSC	Individual, Co-Signer
	14	Prohibited Acts and Practices Regarding High-Cost Home Loans	Initial	Lender, Broker	R.I. Banking Reg. 3 §5(A)(iv)	Owner-Occupied	RIPAHCHL.MSC	Individual, Co-Signer
	15	Tangible Net Benefit	Initial, Pre-Closing, Closing	Lender, Broker	R.I. Banking Reg. 3 §5(A)(v) & §5(B)(a)	Owner-Occupied; Refinance; Refinance/Increase	RITNB.MSC	Individual, Co-Signer
	16	Title Attorney/Title Insurance Disclosure	Initial, Closing	Lender, Broker	R.I. Gen. Laws § 27-29-4(9)	No Rules	RITATID.MSC	Individual, Officer
<b>South Carolina</b>	1	Application Notice	Initial, Closing	Lender, Broker	S.C. Code Ann. § 37-23-70(D)	Give at the time of application for a mortgage loan.	SCAN.MSC	Individual, Officer
	2	Attorney/Insurance Preference Checklist	Initial, Pre-Closing, Closing	Lender, Broker	S.C. Code Ann. § 37-10-102(a); 37-3-404(2)	All loans; give no later than 3 business days after the application is received or prepared.	SCAIPC.MSC	Individual, Officer
	3	Balloon Addendum to Note and Rider to Mortgage	Closing	Lender, Broker	S.C. Code Ann. § 37-3-402	Balloon, Jr., Principal/Vacation Property.	SCBANRM.MSC	Individual, Officer, Title Only, Non-Title Spouse
	4	Mortgage Broker Fee Agreement for Financial Services	Initial, Pre-Closing	Broker	S.C. Code Ann. § 40-58-75; 40-58-78; S.C. ADC § 28-400(C)(2)	Give within 3 business days of receipt of application.	SCMBFA.MSC	Individual, Officer
	5	Notice to Co-Signers	Closing	Lender, Broker	S.C. Code Ann. § 37-3-303	2nd-lien loans; give before or contemporaneously with signing any separate agreement.	SCNTC.MSC	Co-Signer
<b>South Dakota</b>	1	NONE						
<b>Tennessee</b>	1	Advance Fee Agreement	Initial, Closing	Lender, Broker	Tenn. Code Ann. § 45-13-206(c)	Give in connection with an application for a mortgage loan.	TNAFA.MSC	Individual, Officer
	2	Affidavit of Affixation	Closing	Lender	Tenn. Code Ann. § 55-3-138	All loans where property type is a manufactured home	TNAOAMH.MSC	Individual, Officer, Co-Signer
	3	Lock-In Agreement	Initial, Closing	Lender, Broker	Tenn. R. & Regs. 0180-17-.04	Selects if property type is not equal to Multifamily, Commercial, or Land & Lots regardless of lien priority and occupancy status = owner-occupied.	TNLIA.MSC	Individual, Officer
	4	Notice and Acknowledgment With Respect to Owner's Title Insurance	Initial, Closing	Lender, Broker	Tenn. Code Ann. § 56-35-133	Purchase Money Loans	TNNAC.MSC	Individual, Officer
<b>Texas</b>	1	Acknowledgement of Encroachment/Hold Harmless	Closing	Lender	Customary Disclosure	Purchase	AOEAHHA.LSR	Individual, Officer, Co-Signer
	2	Acknowledgment of Advance Disclosure of Home Equity Fees and Charges	Pre-Closing, Closing	Lender, Broker	Tex. Const. Art. 16 § 50(a)(6)	Homestead Property; Equity	TXAOA.DSC	Individual, Officer, Title Only
	3	Acknowledgment Regarding Fair Market Value of Homestead Property	Closing	Lender, Broker	Tex. Const. Art. 16 § 50(a)(6)(Q)(ix)	Homestead Property; Equity	TXARFMV.MSC	Individual, Officer



STATE	No	DESCRIPTION	DOCMAGIC PACKAGE TYPE	LENDER/BROKER	GOVERNING LAW	RULES	FORMAT NAME	SIGNATURE SELECTION
	4	Collateral Protection Insurance Notice	Closing	Lender	Tex. Fin. Code § 307.052	Give at time credit agreement is executed; the second Notice must be sent no later than the 31st day after the collateral protection insurance is charged to the borrower.	TXCPIN.MSC	Individual, Officer, Co-Signer
	5	Complaints and Inquiries Notice	Initial, Closing	Lender	7 TX ADC § 90.105	All TX junior lien loans secured by owner-occupied property or second home where APR > 10%.	TXCAIN.MSC	Individual, Officer
	6	Conditional Approval Letter	Initial	Broker	7 TX ADC § 80.22(b); Tex. Fin. Code § 156.105	1st-Lien Loans: Give when mortgage loan has been approved as to credit but not as to collateral.	TXCAL.MSC	N/A
	7	Conditional Approval Letter - Mortgage Banker	Initial	Lender	7 TX ADC § 81.2(b); Tex. Fin. Code § 156.105	1st-Lien Loans: Give when mortgage loan has been approved as to credit but not as to collateral.	TXMBCAL.MSC	N/A
	8	Conditional Qualification Letter	Initial	Broker	7 TX ADC § 80.22(a); Tex. Fin. Code § 156.105	1st-Lien Loans: Give when a mortgage loan has not been approved.	TXCQL.MSC	N/A
	9	Conditional Qualification Letter - Mortgage Banker	Initial	Lender	7 TX ADC § 81.2(a); Tex. Fin. Code § 156.105	1st-Lien Loans: Give when a mortgage loan has not been approved.	TXMBCQL.MSC	N/A
	10	Designation of Homestead and Affidavit	Closing	Lender	Tex. Const. Art. 16 § 50; TX Prop. Code § 41.005	Owner-Occupied Property	TXDOHA2.MSC	Individual, Officer, Title Only
	11	Disclosure of Multiple Roles in a Consumer Real Estate Transaction	Initial	Broker	Tex. Fin. Code § 156.303(a)(13)	Give at time an applicant submits an application to broker.	TXDOMR.MSC	Individual, Officer
	12	Discount Point Acknowledgment	Closing	Lender, Broker	Tex. Const. Art. 16 § 50(a)(6)	Owner-Occupied Property; Cash-Out; Give when discount points appear.	TXDPA.MSC	Individual, Officer, Title Only
	13	General Warranty Deed With Vendor's Lien (In Favor of Third Parties)	Closing	Lender	For Purchase Money Transactions	Purchase	GWDWVL3.LSR	N/A
	14	General Warranty Deed With Vendor's Lien (With Subordinate Lien)	Initial, Closing	Lender	For Piggyback Transactions	Piggyback Loan	GWD.MSC	N/A
	15	Home Equity Affidavit and Agreement	Closing	Lender, Broker	Tex. Const. Art. 16 § 50(a)(6)(M)(ii)	2nd Lien; Homestead Property; Equity	TX3185.AGR	Individual, Co-Signer, Officer
	16	Home Equity Certificate from Originating Lender Regarding Compliance	Closing	Lender, Broker	Tex. Const. Art. 16 § 50(a)(6)	Homestead Property; Equity	TXHECFL.MSC	Individual, Officer
	17	Home Equity Election Not to Rescind	Closing	Lender, Broker	Tex. Const. Art. 16 § 50(a)(6)	Equity; Give after 3 days or Right to Rescind have elapsed.	TXHEENR.MSC	Individual
	18	Home Equity Notice of Right to Rescind	Closing	Lender, Broker	Tex. Const. Art. 16 § 50(a)(6)	Equity; Give 3 days prior to closing.	TXHENRR.MSC	Individual



STATE	No	DESCRIPTION	DOCMAGIC PACKAGE TYPE	LENDER/BROKER	GOVERNING LAW	RULES	FORMAT NAME	SIGNATURE SELECTION
	19	Home Equity Receipt of Copies	Closing	Lender, Broker	Tex. Const. Art. 16 § 50(a)(6)(M)(ii)	Equity, after receiving all appropriate documents listed.	TXHEROC.MSC	Individual
	20	Homestead Owner's Pre-Closing Fee Disclosure Affidavit	Pre-Closing, Closing	Lender	Tex. Const. Art. 16 § 50(a)(6)(M)(ii)	Cash-Out Refinance; Loan Proceeds = Borrower.	TXHOPCF.DSC	Individual, Officer
	21	Loan Agreement Addendum	Closing	Lender	Tex. Bus. & Com. Code § 26.02	Applies to loans > \$50K; must be in type that is boldfaced, capitalized, underlined, or otherwise set out from surrounding written material so as to be conspicuous.	TXLAA.MSC	Individual, Officer, Co-Signer
	22	Mortgage Banker Application Notice	Initial, Closing	Lender	Tex. Fin. Code § 157.007	Give with mortgage loan application.	TXMBAN.MSC	Individual, Officer
	23	Mortgage Broker/Loan Officer Disclosure	Initial, Pre-Closing	Broker	7 TX ADC § 80.9	Give at time an applicant submits an application to broker.	TXMBD.MSC	Individual, Officer
	24	Non-Homestead Affidavit	Closing	Lender	Customary Disclosure	Non-Owner Occupied Property	NHA.MSC	Individual, Officer, Title Only
	25	Notice Concerning Extensions and Credit	Initial, Pre-Closing, Closing	Lender, Broker	Tex. Const. Art. 16 § 50(g)	Cash-Out Refinance; Loan Proceeds = Borrower; Give 12 days before closing.	TXNCEC.MSC	Individual, Officer, Title Only, Co-Signer
		Aviso Sobre El Crédito Que Concede				Spanish Version	TXNCECS.MSC	
	26	Notice of Penalties for Making False or Misleading Written Statement	Closing	Lender, Broker	TX Finance Code § 343.105	Occupancy Status: Owner-Occupied; Property Type: All types, except Commercial, Land and Lots, and Multi-Family (5+ Units)	TXNOP.MSC	Individual, Officer
	27	Notificacion De Credito Al Consumidor	Initial	Lender, Broker	Tex. Const. Art. 16 § 50(g)	All Jr. Lien Loans; APR > 10%; give 12 days before closing; give if the discussions with the borrower are conducted primarily in Spanish.	TXNDCAL.MSC	N/A
	28	Owner's Affidavit Acknowledging Lender's Compliance	Pre-Closing, Forms List	Lender	Tex. Const. Art. 16 § 50(a)(6)(M)(ii)	Homestead Property; Equity; Must provide owner with a copy of Loan Application	TXOA.MSC	Individual, Officer
	29	Purchase Money Note	Initial, Closing	Lender, Broker	7 TX ADC § 1.1237(a)(7)	2nd-Lien, Closed-End Loan; Owner-Occupied or 2nd Home.	TXPMN.MSC	Individual, Officer
	30	Purchase Money Security Document	Initial, Closing	Lender, Broker	7 TX ADC § 1.1237(a)(8)	2nd-Lien, Closed-End Loan; Owner-Occupied or 2nd Home.	TXPMSD.MSC	Individual, Officer, Title Only, Non-Title Spouse
	31	Purchase Money Security Document MERS	Initial, Closing	Lender, Broker	TAC § 1.1237(a)(8)	2nd-Lien, Closed-End Loan; Owner-Occupied or 2nd Home.	TXPMSDM.MSC	Individual, Officer, Title Only, Non-Title Spouse
	32	Renewal And Extension Exhibit	Closing	Lender	Disclosure for Rate and Term Refinance of Owner-Occupied Property	Rate & Term Refinance; Owner-Occupied Property.	RAEF.MSC	Individual, Officer, Title Only, Non-Title Spouse
	33	Secondary Mortgage Loan Information	Initial, Pre-Closing, Closing	Lender, Broker	Tex. Fin. Code § 342.451	2nd-Lien, Closed-End Loans	TXSMLIS.MSC	Individual, Officer



STATE	No	DESCRIPTION	DOCMAGIC PACKAGE TYPE	LENDER/BROKER	GOVERNING LAW	RULES	FORMAT NAME	SIGNATURE SELECTION
	34	Secondary Mortgage Loan Insurance Notice	Initial, Pre-Closing, Closing	Lender, Broker	Tex. Fin. Code § 342.404	2nd-Lien, Closed-End Loans	TXSMLIN.MSC	Individual, Officer
	35	Voluntary Repayment of Existing Debt	Closing	Lender, Broker		Equity	TXVRED.MSC	Individual, Officer
Utah	1	Advance Fee Agreement	Initial	Lender, Broker	Utah Code Ann. § 70D-1-6	1st Lien, Closed-End Loan: Single Family or 1-4; owner-occupied; needs to be signed at the time lender or broker accepts fee.	UTAFA.MSC	Individual, Officer
	2	Escrow/Reserve Account Disclosure	Initial, Pre-Closing, Closing	Lender, Broker	Utah Code Ann. § 7-17-4	Give when there are no impounds.	UTERAD.MSC	Individual, Officer, Title Only
	3	High Cost Home Loan Act Notice	Initial, Pre-Closing, Closing	Lender, Broker	Utah Code Ann. § 61-2d-105	High Cost; give no less than 3 business days prior to consummation of transaction; give to borrower in conspicuous type size.	UTHCHLA.MSC	Individual, Officer
	4	Loan Product Choice	Initial, Pre-Closing, Closing	Lender, Broker	Utah Code Ann. § 70C-3-101(1)(b)	Jr. lien, closed-end loans	UTLPC.MSC	Individual, Officer
	5	Waiver of Right to Participate in Class Action Addendum to Note	Closing	Lender, Broker	Utah Code Ann. § 70C-3-104; 70C-4-105	Jr. lien closed-end loans; all open-end loans; any contracts entered into on or after August 1, 2006, must be in bold type or capital letters.	UTWOCA.MSC	Individual, Officer
Vermont	1	Addendum to Residential Mortgage Loan Application	Initial, Pre-Closing, Closing	Lender, Broker	Vt. Stat. Ann. tit. 15, § 1204; Banking Bulletin No. 23	This is an addendum for homestead interest	VTARMLA.MSC	Individual, Officer
	2	Broker/Prospective Borrower Agreement	Initial, Pre-Closing, Closing	Broker	Vt. Stat. Ann. tit. 8, § 2219; VT ADC 21 010 008	Give before mortgage broker takes any fee or collects any charges or at the time the prospective borrower submits a signed application.	VTBPBA.MSC	Individual, Officer
	3	High Rate, High Point Disclosure	Initial, Pre-Closing, Closing	Lender, Broker	Vt. Stat. Ann. tit. 9, § 104; VT ADC 021 010 011 § 3	Points and fees > 4% or interest > 3% above Declared Rate.	VTHRHP.DSC	Individual, Officer
	4	Loan Commitment	Initial, Pre-Closing, Forms List	Lender	VT ADC 021 010 010 § 4; VT ADC 021 010 010 § 5	1st-Lien Loan; Owner-Occupied or 2nd Home; must be delivered to borrower no less than 24 hours prior to closing.	VTLC.MSC	Individual, Officer
	5	Mortgage Lender Disclosure	Initial	Lender, Broker	Vt. Stat. Ann. tit. 8, § 2220	Give in advance of taking any fee or collecting any charges for a mortgage loan, or at the time the prospective borrower submits a signed application.	VTDRBML.MSC	Individual, Officer
Virginia	1	Choice of Settlement Agent Disclosure	Initial, Closing	Lender, Broker	VA Code § 6.1-2.22	Applies to All Purchase-Money Transactions	VACSAD.MSC	Individual, Officer
	2	Hazard Insurance Disclosure	Initial, Closing	Lender, Broker	VA Code § 38.2-513.1(A)(9)	No Rules	VAHID.MSC	Individual, Officer, Title Only



STATE	No	DESCRIPTION	DOCMAGIC PACKAGE TYPE	LENDER/BROKER	GOVERNING LAW	RULES	FORMAT NAME	SIGNATURE SELECTION
	3	Notice of Mortgage Broker Fee	Initial, Pre-Closing	Broker	VA Code § 6.1-422(B)(5)	Give at the time the mortgage broker services are first offered to the borrower or prior to receiving compensation; must be in at least 10-pt. type; borrower shall acknowledge receipt of the written notice.	VANMBF.MSC	Individual, Officer
	4	Notification To Mortgage Loan Applicants	Initial	Lender, Broker	VA Code § 6.1-2.9:5	1st-Lien Loans; owner-occupied; give at time a potential borrower submits a loan application.	VANTLA.MSC	Individual, Officer
Virgin Islands	1	Disclosure of Dual Capacity	Initial	Broker	V.I. Code, Title 9, Chapter 20, § 374	Must be in 10 pt. font type	VIDODC.MSC	Individual, Officer
	2	Financing Agreement	Initial, Pre-Closing, Closing	Lender, Broker	V.I. Code, Title 9, Chapter 20, § 373	Must be delivered to the borrower at least 72 hours before settlement.	VIFA.MSC	Individual, Officer
	3	Notice of Waiver	Closing	Lender, Broker	V.I. Code, Title 9, Chapter 20, § 373(b)(2)	Waiver of right to receive Financing Agreement for loan at least 72 hours before settlement.	VINOW.MSC	Individual, Officer
Washington	1	Appraisal Document Waiver	Initial, Closing	Lender, Broker	WA ST § 19.149.020	Purchase Money Loans	WAADW.MSC	Individual, Officer
	2	Disclosure Summary - Fixed Rate Loans	Initial, Pre-Closing, Closing	Lender, Broker	WA ST § 19.146.030(1); WAC 208-600-200	Fixed Rate Loans; Selects only if property type not equal to Commercial, Land & Lots, Vacant Land, Multifamily; Occupancy Status = Owner-Occupied or Second Home. Additionally, this disclosure must be the first document provided to the borrower. So, it should be first in the stacking order or document tree.	WADSF.MSC [22]	N/A
	3	Disclosure Summary - Variable Rate Loans	Initial, Pre-Closing, Closing	Lender, Broker	WA ST § 19.146.030(1); WAC 208-600-200	ARM Loans; Selects only if property type not equal to Commercial, Land & Lots, Vacant Land, Multifamily; Occupancy Status = Owner-Occupied or Second Home. Additionally, this disclosure must be the first document provided to the borrower. So, it should be first in the stacking order or document tree.	WADSV.MSC [22]	N/A
	4	Domestic Partnership Addendum to Uniform Residential Loan Application	Initial, Pre-Closing	Lender, Broker	WA ST § 26.60.010 et seq.	All loans	WADPA.MSC	Individual
	5	Fee Agreement for Loan Modification Services	Forms List	Broker	WA Mortgage Broker Practices Act (IS-2009-01); WA Consumer Loan Act (IS-2009-01)	Loan Purpose = Loan Modification	WAFALMS.MSC [32]	Individual, Officer
	6	Hazard Insurance Disclosure	Initial, Closing	Lender, Broker	WA ST § 48.30.260	Hazard insurance is mentioned in Choice of Insurance Notice	WAHID.LSR	Individual, Officer



STATE	No	DESCRIPTION	DOCMAGIC PACKAGE TYPE	LENDER/BROKER	GOVERNING LAW	RULES	FORMAT NAME	SIGNATURE SELECTION
	7	Mortgage Broker Disclosure	Initial, Closing	Broker	WA ST § 19.146.030; 19.146.040(1)	Give within 3 business days following receipt of loan application.	WAMBD.MSC	Individual, Officer
	8	Notice of Right to Cancel Private Mortgage Insurance	Closing	Lender	WA ST § 61.10.020	Give at time transaction is entered into.	WARTC.MSC	Individual, Officer
	9	Oral Agreement Notice	Closing	Lender, Broker	WA ST § 19.36.100; 19.36.140	Disclosure selected when occupancy status is investment property: Owner-occupied = NO and Second Home = NO.	WAOAN.MSC	Individual, Officer
West Virginia	1	Collateral Protection Insurance Disclosure	Initial, Closing	Lender, Broker	W. Va. Code § 46A-3-109(b)	No Rules	WVCPID.MSC	Individual, Officer
	2	Freedom to Choose	Initial, Closing	Lender, Broker	W. Va. Code § 46A-3-109	Not specified, but give before closing.	FTC.MSC	Individual, Officer
	3	Notice to Co-Signer	Closing	Lender	W. Va. Code § 46A-2-104	Give before the signing of any instrument; caption must be typewritten or printed in at least 12-pt., bold, upper case type. The body of the notice must be typewritten or printed in at least 8-pt. regular type, in upper or lower case, where appropriate.	WVNTC.MSC	Co-Signer
	4	Tangible Net Benefit Worksheet	Closing	Lender, Broker	W. Va. Code § 31-17-8(d)	Refinance	WVTNBW.MSC	Individual, Officer
Wisconsin	1	Application Disclosure	Initial	Lender, Broker	WI ADC § DFI-Bkg 43.03(12); Wis. Stat. Ann. § 138.052(7e)(b)	All loans except 2nd < \$25K with APR>18%; give before acceptance of loan application fee.	WIAD.MSC	Individual, Officer
	2	Consumer Disclosure Statement	Initial	Broker	Wis. Stat. Ann. § 224.79(2); WI ADC § DFI-Bkg 44.02	Give before entering into a contract.	WICD.MSC	Individual, Officer
	3	Disclosure to Borrower	Initial, Pre-Closing, Closing	Lender	Wis. Stat. Ann. § 428.208; WI ADC § DFI-Bkg 46.03	High Cost; Give at least 3 business days before making a covered loan.	WIDTB.MSC	Individual, Officer
	4	Freedom to Choose	Initial, Closing	Lender, Broker	Wis. Stat. Ann. § 422.202; 134.10	Not specified	FTC.MSC	Individual, Officer
	5	Loan Product Choice Disclosure	Initial, Pre-Closing, Closing	Lender	Wis. Stat. Ann. § 428.207(2); WI ADC § DFI-Bkg 46.03	High Cost Fixed Rate Loans > \$25K with Prepayment Penalty.	WILPCD.MSC	Individual, Officer
	6	Mortgage Broker Agreement	Initial, Pre-Closing	Broker	WI ADC § DFI-Bkg 44.01; Wis. Stat. Ann. § 224.79	All loans except 2nd < \$25K with APR>18%	WIMBA.MSC	Individual, Officer
	7	Tax Escrow Notice	Pre-Closing, Closing	Lender, Broker	Wis. Stat. Ann. § 138.052(5m)	Give before loan closing	WITEN.MSC	Individual, Officer, Co-Signer
	8	Variable Rate Loan Prepayment Penalty Disclosure	Initial, Pre-Closing, Closing	Lender, Broker	Wis. Stat. Ann. § 138.056(3m)	1st-Lien ARM; Owner-Occupied; All Properties, except Commercial and Multi-Family (5+ Units).	WIVRLPPD.MSC	Individual, Officer



STATE	No	DESCRIPTION	DOCMAGIC PACKAGE TYPE	LENDER/BROKER	GOVERNING LAW	RULES	FORMAT NAME	SIGNATURE SELECTION
Wyoming	1	Important Prepayment Penalty Disclosure	Initial, Pre-Closing, Closing	Lender, Broker	Wyo. Stat. § 40-23-113(a)(ii)	1st Lien; Give within 3 working days of taking a mortgage loan application and prior to receiving any consideration.	WYPPD.MSC	Individual, Officer
	2	Loan Commitment	Initial, Closing	Lender, Broker	Wyo. Stat. § 40-23-115	1st-Lien Loan; Single Family; 1-4 Property; Owner-Occupied or 2nd-Lien Loan.	LC4.MSC	N/A
	3	Mortgage Broker Disclosure of Loan Terms	Initial, Pre-Closing	Broker	Wyo. Stat. § 40-23-115	1st Lien; Give prior to entering into a written mortgage brokerage agreement or accepting any consideration from the borrower.	WYMBDOLT.MSC	Individual, Officer
	4	Mortgage Brokerage Agreement	Initial, Pre-Closing	Broker	Wyo. Stat. § 40-23-114	1st-Lien Loans; Give within 3 business days of borrower signing a completed mortgage loan application and before borrower provides any consideration to mortgage broker.	WYMBA.MSC	Individual, Officer

[22] Both Forms replace WABFAYML.MSC

[23] New Form as of October 2, 2008

[24] New Form as of January 1, 2009

[25] New Form as of November 3, 2008

[26] Effective December 3, 2008

[27] New Form as of December 29, 2008

[28] New Form as of March 20, 2009

[29] New Form as of April 14, 2009

[30] New Form as of May 15, 2009

[31] New Form as of June 17, 2009

[32] New Form as of July 23, 2009

[33] New Form as of July 31, 2009