



Arizona 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.

No	DESCRIPTION	DOCMAGIC PACKAGE TYPE	LENDER/BROKER	GOVERNING LAW	RULES	FORMAT NAME	SIGNATURE SELECTION
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