



California 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	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.	CAVMN.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	Lender, Broker	CA Family Code §§ 297 et seq.	All California loans	CADPA.MSC	Individual
9	DRE Advance Fee Agreement	Forms List	Broker	CA Business & Professions Code § 10085	Loan Purpose = Loan Modification	RE880.MSC [32]	Individual, Officer



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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 CAFLNB.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
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

[32] New Form as of July 23, 2009