



Colorado 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	Colorado Tangible Net Benefit Disclosure	Initial, Closing	Lender, Broker	Colo. Rev. Stat. § 12-61-904.5	All loans	COTNBD.DSC [7]	Individual, Officer
2	Consumer Caution	Initial, Closing	Lender, Broker	Colo. Rev. Stat. § 5-3.5-103	High Cost	COCC.MSC	Individual, Officer
3	Guaranty Terms Agreement	Initial	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 [13]	Individual, Officer, Title Only, Co-Signer, Non-Title Spouse
6	Mortgage Broker Compensation Disclosure Form	Initial, 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 [13]	Individual, Officer
7	Payment Disclosure	Closing	Lender, Broker	Colo. Rev. Stat. § 5-3-106	Interest < 12%, LTV < 100%	COPD.MSC	Individual, Officer
8	Refinance Disclosure	Closing	Lender, Broker	Colo. Rev. Stat. § 5-1-301(26)	1st-lien, cash-out, refi loans	CORD.MSC	Individual, Officer

[7] New Form as of September 4, 2007

[13] New Form as of October 2007