



Florida 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	Anti-Coercion	Initial, Closing	Lender	FL ADC 690-124.002; FL ADC 690-124.013	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
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 690-186.002	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