



Iowa 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	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