



Idaho 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	Interest Rate Lock/Float Information	Initial, Closing	Lender, Broker	ID ADC 12.01.10.050;03; Idaho Code § 26-3114(9)	Give within 3 business days after the application is received.	IDIRL.MSC	Individual, Officer
2	Interest Rate Lock-in Confirmation Agreement	Initial, Closing	Lender, Broker	ID ADC 12.01.10.050(04)	Give within 3 days after entering into agreement, including Saturdays.	IDIRLICA.MSC	Individual, Officer
3	Licensee Information Disclosure	Initial	Lender, Broker	ID ADC 12.01.10.050(.01)	Give upon receipt of loan application.	IDLID.MSC	Individual, Officer
4	Mortgage Broker Disclosure	Initial, Closing	Broker	Idaho Code § 26-3114(3); ID ADC 12.01.10.050(.01)	Broker must give upon receipt of loan application.	IDMB.DSC	Individual, Officer
5	Mortgage Lender Disclosure	Initial, Closing	Lender	ID ADC 12.01.10.050(.01)	Lender must give upon receipt of loan application.	IDML.DSC	Individual, Officer
6	Oral Agreement Notice	Closing	Lender, Broker	Idaho Code § 9-505(5)	Required for all commitments to extend credit in an original principal amount of \$50K or more; must give with commitment.	IDOAN.MSC	Individual, Officer
7	Prepayment Penalty Disclosure	Initial, Closing	Lender, Broker	Idaho Code § 28-42-306; ID ADC 12.01.10.050;(.05)	Prepayment Penalty	IDPP2.DSC	Individual, Officer, Co-Signer
8	Prepayment Penalty Disclosure	Initial, Closing	Lender, Broker	Idaho Code § 28-42-306; ID ADC 12.01.10.050;(.05)	Prepayment Penalty, 2nd Lien	IDPP4.DSC	Individual, Officer, Co-Signer