



Maryland 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	Application Disclosure	Initial, Closing	Lender, Broker	MD COML § 12-119, 12-120	A signed copy of the disclosure must accompany any executed application for a loan.	MDAD.MSC	Individual, Officer
2	Commitment	Initial, Closing	Lender	MD COML § 12-125(c)	Give when Financing Agreement is not final; must be given at least 72 hours before settlement; the 72-hour requirement may be waived and the commitment may be accepted at settlement only if it is shown to be infeasible.	MDC.MSC	Individual, Officer
3	Covered Loan	Initial, Closing	Lender, Broker	MD COML § 12-124.1(c)(2); 12-409.1(d)(2); 12-1029(c)(2)	High Cost; give when the borrower completes an application for a "covered loan".	MDCL.MSC	Individual, Officer
4	Delivery of Net Proceeds Authorization	Closing	Lender	MD Real Property Law § 4-106	No Rules	MDDNPA.MSC	Individual, Officer
5	Disclosures for Certain Mortgage Loans	Initial, Closing	Lender, Broker	MD COMAR 09.03.10.03	Selects if property type is not equal to Multifamily, Commercial, or Land & Lots; Occupancy status = owner-occupied; Loan is a balloon loan regardless of lien priority, and/or there is no escrow for taxes and insurance if loan is a first-lien loan; Give within 10 business days after completion of the mortgage loan application and not less than 72 hours before the time of settlement.	MDDFCML.MSC [25]	Individual, Officer



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6	Financing Agreement	Initial, Closing	Lender, Broker	MD COML § 12-125	Not required for subordinate lien loans; give within 10 business days after the date the loan application is completed; also, if financing agreement is not final, give commitment at least 72 hours before the time of settlement agreed by the parties.	MDFA.MSC	Individual, Officer, Co-Signer
7	Homeowner's Certification of Principal Residence	Closing	Lender, Broker	Prince George County Form	Owner-Occupied, Property County = Prince George's County, Property State = Maryland.	MDHCOPR.MSC	N/A
8	HUD Approved Housing Counseling	Initial, Closing	Lender, Broker	MD COML § 12-124.1(c)(2); 12-409.1(d)(2); 12-1029(c)(2)	High Cost; give after Borrower completes application for a covered loan.	MDAHC.MSC	N/A
9	Lender Attorney's Fee Certification	Initial, Closing	Lender	MD COML § 12-120(b)(2)	Owner-Occupied; Give if Lender requires Borrower to pay for Lender's attorneys fee; applies to any loan, other than a commercial loan, that is secured by a mortgage or deed of trust on the borrower's primary residence.	MDLAFC.MSC	Individual, Officer, Title Only, Co-Signer
10	Licensee Information or Affidavit of Exemption	Closing	Lender, Broker	MD Real Property § 3-104.1; MD COMAR 09.03.11.02	All loans	MDLI.MSC [27]	N/A
11	Mortgage Broker Agreement	Initial, Closing	Broker	MD COML § 12-805	A copy of the agreement, dated and signed, shall be provided to the borrower within 10 business days after the date the loan application is completed.	MDMBA.MSC	Individual, Officer
12	Net Tangible Benefit Worksheet	Initial, Closing	Lender, Broker	MD COMAR § 09.03.06.20	Selects if property type is not equal to Multifamily, Commercial, or Land & Lots; Occupancy status = owner-occupied; Loan Purpose = Refinance; Applies regardless of lien priority.	MDNTBW.MSC [25]	Individual, Officer
13	Office of Finance, Treasury Division Finance Affidavit	Closing	Lender, Broker	MD Tax Property § 12-102; Prince George County Code 10-187(A)	Loan Purpose = Refinance, Property County = Prince George's County, Property State = Maryland.	MDOOFTD.MSC	N/A



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14	Right to Rescind	Initial, Closing	Lender, Broker	MD REAL PROP § 10-702(h)	Purchase; A borrower who does not receive the residential property condition disclosure statement on or before entering into the contract of sale has the right to rescind.	MDNRTRPC.MSC	Individual, Officer
15	Written Acknowledgement of Delivery of the Note	Closing	Lender, Broker	MD COML § 12-1013.2	Closed-End Loans Only	MDWA.MSC	Individual, Officer, Co-Signer

[25] New Form as of November 3, 2008

[27] New Form as of December 29, 2008