



Michigan 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	Borrower's Bill of Rights	Initial, Closing	Lender, Broker	Mich. Comp. Laws Ann. § 445.1636	Applies to owner-occupied properties; Does not apply to HELOCs or a purchase-money loans	MIBBOR.MSC	Individual, Officer, Co-Signer
2	Consumer Caution	Initial, Closing	Lender, Broker	Mich. Comp. Laws Ann. § 445.1637	Applies to owner-occupied properties; Does not apply to HELOCs or a purchase-money loans; Also, includes a list of the nearest available HUD-approved credit counseling agencies.	MICC.MSC	Individual, Officer
3	Dower Waiver Rider to Mortgage	Forms List	Lender	Mich. Comp. Laws Ann. § 558.13	Rider must be added to the mortgage when there is a male borrower who is married and taking sole title to the property.	MIDWR.MSC	Individual, Officer
4	Homestead Waiver Rider to Mortgage	Forms List	Lender	Mich. Comp. Laws Ann. § 558.13	Rider must be added to the mortgage when there is a borrower who is married and taking sole title to the property.	MIHWR.MSC	Individual, Officer
5	Insurance Disclosure	Closing	Lender	Mich. Comp. Laws Ann. § 500.1243(16); 500.4418	When insurance is required, lender advises the applicant that the required insurance is available through the lender or an affiliate of the lender. Also, insurance offered need not be purchased as a condition of the loan.	MII.DSC	Individual, Officer
6	Notice to Inquirers and Loan Applicants	Closing	Lender, Broker	Mich. Comp. Laws Ann. § 445.1605	The Notice must be posted in a conspicuous place in the institution's main office and each branch.	MINTILA.MSC	Individual, Officer