



Minnesota 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	Additional Open-End Credit Account Disclosures	Closing	Lender, Broker	Minn. Stat. § 47.59(subd. 12)	Give at the time an open-end credit account is established.	MNOECAD.MSC	Individual, Officer
2	Non Agency Disclosure	Initial, Closing	Lender	Minn. Stat. § 58.15	Give within 3 business days of accepting an application.	MNND.MSC	Individual, Officer
3	Notice of Right to Discontinue Escrow	Closing	Lender	Minn. Stat. § 47.20 subd.9(b)	Give at or prior to the closing of the mortgage loan.	MNNORTDE.MSC	Individual, Officer, Co-Signer
4	Notice of Right to Cancel Private Mortgage Insurance	Closing	Lender, Broker	Minn. Stat. § 47.207	PMI; borrower has the right to cancel PMI if the principal balance of the loan is 80% or less of the current market value of your home.	MNPMI.MSC	Individual, Officer
5	Prepayment Charge Notice	Initial, Pre-Closing, Closing	Lender, Broker	Minn. Stat. § 58.137 subd. 2(b)	Selects if loan has prepayment penalty; Disclosure must be in at least 16-point capitalized boldface type; give 1) when borrower requests a residential mortgage loan, and 2) within 3 days before the borrower signs the note or other loan agreement, and 3) the initial written disclosure must be received by the prospective borrower within 5 days after the request for a loan is received by the mortgage originator.	MNPPD.MSC	Individual, Officer
6	Residential Mortgage Originator Services Agreement	Initial, Pre-Closing, Closing	Broker	Minn. Stat. § 58.16	Give at or before the time of receipt of any fee or valuable consideration paid for mortgage origination services.	MNRMOSA.MSC	Individual, Officer