



## Missouri 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	Anti-Coercion Disclosure	Initial, Closing	Lender, Broker	Mo. Rev. Stat. § 375.937	No Rules	MOACD.MSC	Individual, Officer
2	Application Disclosure	Initial, Closing	Lender, Broker	Mo. Rev. Stat. § 408.580(2)	Give upon receipt of a written application for a residential mortgage loan.	MOAD.MSC	Individual, Officer
3	Borrower Information Document	Initial, Closing	Broker	4 Mo. ADC 140-30.090(1)	Give before borrower signs a completed application.	MOBID.MSC	Individual, Officer
4	Choice of Insurance Notice (Includes Flood Insurance)	Initial, Closing	Lender, Broker	Mo. Rev. Stat. § 375.937(3), 375.937(2)(1)	Lender may reject insurance contract, as long as it is not unreasonable.	MOCOIN.MSC	Individual, Officer
5	Loan Brokerage Agreement and Statement	Initial, Closing	Broker	4 Mo. ADC 140-30.080(1); 4 Mo. ADC 140-30.080(2); Mo. Rev. Stat. § 443.865	Loan brokerage agreement and the loan brokerage disclosure statement may be combined into one form; A loan brokerage agreement is not required where the licensee is a lender not engaged in the act of brokering; must give at the time of application.	MOLBA.MSC	Individual, Officer
6	Notice Regarding Collateral Protection Insurance	Initial, Closing	Lender, Broker	Mo. Rev. Stat. § 427.120(3)	Give at the time the credit agreement is executed.	MOCPD.DSC	Individual, Officer, Co-Signer
7	Oral Modifications of Credit Agreements	Contract	Lender	Mo. Rev. Stat. § 432.045	Must be in 10 pt boldface type; Should be included in any note or agreement evidencing a mortgage loan.	Needs to go on Note or Agreement	N/A
8	Recorder's Cover Page	Closing	Lender, Broker	Mo. Rev. Stat. § 59.310	No Rules	MORCP.MSC	N/A