



Multistate 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	1003 - Uniform Residential Loan Application	Initial	Lender, Broker	12 CFR 202, Appendix B	No Rules	1003.MSC	N/A
2	4506 - Request for Copy of Tax Form	Initial	Lender, Broker	26 CFR 601.702	No Rules	4506.MSC	N/A
3	4506-T - Request for Transcript of Tax Return	Initial, Closing	Lender, Broker	26 CFR 601.702	No Rules	4506T.MSC	N/A
4	Addendum to Closing Instructions	Initial, Closing	Lender, Broker		No Rules	ATCI.MSC	N/A
5	Adjustable Rate Disclosure	Initial, Closing	Lender, Broker	12 CFR 226	ARM	ARM.DSC	
6	Adjustable Rate Disclosure - Interest Only	Initial, Closing	Lender, Broker	12 CFR 226	ARM & Interest only	ARMIO.DSC	
7	Appraisal Disclosure	Initial	Lender, Broker	15 U.S.C. 1691(e); 12 CFR	No Rules	AD6.MSC	Individual, Co-Signer
8	Assignment of Mortgage	Closing	Lender, Broker	24 CFR 203.350	No Rules	CORP1.AOM	N/A
9	Balloon Payment Disclosure	Closing	Lender, Broker	12 CFR 226.18(f); 226.19(b)	Balloon Payment	BALLOON.LSR	Individual, Officer
10	Borrower's Certification and Authorization	Initial, Closing	Lender, Broker		No Rules	TDC.LSR	Individual, Officer, Co-Signer
11	Certification of Loans to One Borrower	Closing	Lender, Broker		No Rules	COLTOB.MSC	Individual, Officer, Co-Signer
12	Compliance Agreement	Closing	Lender, Broker		No Rules	COMP.LSR	Individual, Officer, Co-Signer
13	Consumer Handbook on Adjustable-Rate Mortgages	Initial, Closing	Lender, Broker	12 CFR 226.19(b)(1)	ARM	CHARM.MSC	N/A
14	Consumer Handbook on Adjustable-Rate Mortgages - Spanish Version	Initial, Closing	Lender, Broker	12 CFR 226.19(b)(1)	ARM	CHARMS.MSC	N/A
15	Corporation Assignment of Deed of Trust	Closing	Lender, Broker	24 CFR 203.350	No Rules	CORP1.AOD	N/A
16	Federal Equal Credit Opportunity Act Notice (ECOA)	Initial, Closing	Lender, Broker	12 CFR 202.9(b)	No Rules	ECOA.LSR	Individual, Officer, Co-Signer
17	Escrow Waiver	Closing	Lender, Broker	State Specific Regulations	No Impounds	EW.LSR	Individual, Officer, Co-Signer
18	Evidence of Joint Application	Initial, Closing	Lender, Broker	12 CFR 202.7, Supplement	More than 1 borrower	EOJA.MSC	Individual



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19	Flood Hazard Notice	Initial	Lender, Broker	12 CFR 572	No Rules	FHN.MSC	Individual
20	General Closing Instructions	Closing	Lender, Broker		No Rules	GCI.MSC	N/A
21	Good Faith Estimate	Initial	Lender, Broker	12 U.S.C. 2604(c); 24 CFR	No Rules	GF1.LSR	Individual, Officer
22	Hardship Letter	Closing	Lender, Broker		Prepaid days < 0	H.LSR	Individual, Officer, Co-Signer
23	Hazard Insurance Authorization & Requirements	Initial	Lender		No Rules	HAZARD8.LSR	Individual, Officer, Co-Signer
24	HUD1 Settlement Statement	Closing	Lender, Broker	12 U.S.C. 2603; 24 CFR 35	No Rules	HUD1SS.MSC	Individual, Officer, Co-Signer
25	HUD1 Certification Addendum	Closing	Lender, Broker	HUD Handbook 4310.5 Rev	No Rules	CA.LSR	Individual, Officer, Co-Signer
26	Important Information - Customer Identification Verification	Initial	Lender, Broker	31 CFR 103.121	No Rules	IICIV.MSC	Individual, Officer, Title Only
27	Important Notice Regarding Federal Truth in Lending	Initial, Closing	Lender, Broker	12 CFR 226.32	Section 32	HOEPA4.MSC	Individual, Officer, Title Only
28	Important Notice Regarding Federal Truth in Lending	Closing	Lender, Broker	12 CFR 226.32	Section 32	HOEPA4.MSC	Individual, Officer, Title Only
29	Impound Authorization	Closing	Lender, Broker	State Specific Regulations	Impounds	IA.MSC	Individual, Officer, Co-Signer
30	Initial Amortization Schedule	Closing	Lender, Broker	12 U.S.C. 4903	Fixed Rate, PMI	IAS.PMI	N/A
31	Initial Escrow Account Disclosure Statement	Closing	Lender, Broker	24 CFR 3500.17(h)(1)	Impounds	IEADS.MSC	Individual, Officer, Co-Signer
32	Interest Only Addendum to ARM Note				ARM, First lien, & Interest only loans	AIO.ATN	Individual, Officer, Co-Signer
33	Interest Only Addendum to ARM Rider					IO.RID	Individual, Officer, Title Only, Non-Title Spouse
34	Itemization of Amount Financed	Servicing	Lender, Broker	12 CFR 226.18(c)	No Rules	GF3.LSR	Individual, Officer, Title Only, Co-Signer
35	Loan Servicing Disclosure Statement	Initial, Closing	Lender, Broker	12 U.S.C. 2605; 24 CFR 35	No Rules	LSDS.MSC	Individual, Officer, Co-Signer
36	Loan Document Worksheet	Closing	Lender, Broker	N/A	No Rules	WS.DSI	N/A
37	Mortgage Broker Agreement	Initial, Closing	Broker	State Specific Regulations	Subject to state specific forms	MBA.MSC	Individual, Officer, Co-Signer
38	Multistate Consumer Credit Score Disclosure	Initial, Closing	Lender, Broker	15 U.S.C. 1681g	No Rules	USCCS.DSC	Individual, Officer, Co-Signer
39	Notice Concerning Furnishing Negative Information	Closing	Lender, Broker	15 U.S.C. 1681s-2(a)(7); F	No Rules	NCFNI.MSC	Individual, Officer, Co-Signer
40	Notice of Assignment, Sale/Transfer Servicing	Closing	Lender, Broker	24 CFR 3500.21(d)	No Rules	NOASOT.MSC	Individual, Officer



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41	Notice of Right to Cancel	Closing	Lender, Broker	15 U.S.C. 1635(a); 12 CFR	No Rules	NORTC.MSC	Individual, Officer, Title Only, Co-Signer, Non-Title Spouse
42	Notice of Right to Cancel (Refinance Increase)	Closing	Lender, Broker	15 U.S.C. 1635(a); 12 CFR	Refinance	NORTCI.MSC	Individual, Officer, Title Only, Co-Signer, Non-Title Spouse
43	Notice to Assignee (Required Pursuant to RegZ)	Closing	Lender, Broker	12 CFR 226.32; 12 CFR 22	Section 32	NTA.MSC	N/A
44	Occupancy and Financial Status Affidavit	Closing	Lender, Broker	12 CFR 202	No Rules	OFSA.MSC	Individual, Officer
45	Payment Letter	Closing	Lender, Broker		No Rules	PAYMENT.LSR	Individual, Officer, Co-Signer
46	PMI Initial Disclosure - ARM	Closing	Lender, Broker	12 U.S.C. 4903	ARM, PMI	PMIA.DSC	Individual, Officer
47	PMI Initial Disclosure - Fixed	Closing	Lender, Broker	12 U.S.C. 4903	Fixed, PMI	PMIF.DSC	Individual, Officer
48	Predisclosure Worksheet	Initial	Lender, Broker	N/A	No Rules	WORKZ.DSI	N/A
49	Privacy Act Disclosure - Customer Identification Verification	Closing	Lender, Broker	31 CFR 103.121	No Rules	CIV.MSC	Individual, Officer, Co-Signer
50	Request for Change to Insurance Policy	Closing	Lender, Broker		No Rules	RFCTIP.MSC	N/A
51	Schedule A to Good Faith Estimate	Initial	Lender, Broker	24 CFR 3500.7	No Rules	SPD3.LSR	N/A
52	Servicing Transfer/Payment Coupon Letter	Closing	Lender, Broker	24 CFR 3500.21	No Rules	SRVLET.MSC	N/A
53	Signature Affidavit and AKA Statement	Closing	Lender, Broker		No Rules	AKA.LSR	Individual, Officer, Title Only, Co-Signer, Non-Title Spouse
54	Specific Closing Instructions	Closing	Lender, Broker		No Rules	SCI.MSC	Individual, Officer
55	Standard Flood Hazard Determination					SFHD.MSC	N/A
56	Tax Record Info Sheet	Closing	Lender, Broker		No Rules	GATAX.LSR	N/A
57	Temporary Buydown Agreement	Closing	Lender, Broker	12 CFR 226.17, Supplement	Buydown	BD2.LSR	Individual, Officer
58	Truth In Lending	Initial, Closing	Lender, Broker	12 CFR 226	No Rules	REGZ4.LSR	Individual, Officer
59	TIL - Answers to the Most Frequently Asked Questions	Initial	Lender, Broker	12 CFR 226	No Rules	ZLET2.LSR	N/A
60	W9- Payers Request for Taxpayer ID	Closing	Lender, Broker	26 CFR 1	No Rules	W9.MSC	N/A