



## North Carolina 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  | Amortization Schedule  | Initial, Pre-Closing, Closing | Lender         | N.C. Gen. Stat. § 24-1.1A(a1)                                       | Fixed Rate Loans (Non-Equity) and Loan Amount < \$300K; Give no later than the date of the home loan closing or 3 business days after the lender receives an application for a home loan, whichever is earlier.   | USAS.MSC    | N/A                            |
| 2  | Application Disclosure and Mortgage Broker Agreement             | Initial, Pre-Closing, Closing | Broker         | N.C. Gen. Stat. § 53-243.11(13)                                     | Property State = North Carolina; Loan Purpose is not a HELOC; Principal Loan amount is not greater than Fannie Mae's conforming loan limit; Occupancy Status = Owner-occupied; Property Type = Manufactured home; 1-4; Single Family Residence; Condo; PUD. | NCADMBA.MSC | Individual, Officer, Co-Signer |
| 3  | Choice of Attorney   | Pre-Closing, Closing          | Lender, Broker | N.C. Stat. Ann. Sec 24-1-1E(a)(5)(b)                                | All loans   | NCCOA.MSC   | Individual, Officer            |
| 4  | Freedom to Choose  | Initial, Closing              | Lender, Broker | N.C. Gen. Stat. § 75-17; 75-18; 58-3-135                            | No Rules  | FTC.MSC     | Individual, Officer            |
| 5  | Notice of Information and Examples of Amortization of Home Loans | Initial, Pre-Closing, Closing | Lender, Broker | NC Gen Stat. § 24-1.1A(a1)(2); Form MLA 09 NC Commissioner of Banks | 1st-lien, closed-end loan where amount < \$300K; Give within 3 business days after lender receives loan application or the date of closing, whichever is earlier.   | NCHLAS.MSC  | Individual, Officer            |