



## North Dakota 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	Application Disclosure	Initial, Closing	Lender, Broker	N.D. Cent. Code § 35-03-01.3	VA loans only; must be signed at time of loan application.	NDAD.MSC	Individual, Officer
2	Loan Disclosure Statement	Initial	Broker	North Dakota Form 3502LB12oc (05.05); ND ADC 13-05-01-05, 13-05-01-04	All loans	NDLDS.MSC	Individual, Officer, Title Only, Co-Signer
3	Money Broker Contract	Initial	Broker	ND ADC 13-05-01-09, 13-05-01-02	Give before broker performs any services.	NDMBC.MSC	Individual, Officer
4	Notice Regarding Interest	Closing	Lender, Broker	N.D. Cent. Code § 47-10.2-05, 47-10.2-02	Give on an annual basis.	NDNRI.MSC	Individual, Officer