



New York 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	Affidavit of Compliance/Smoke Alarm	Closing	Lender	NY Executive Law § 378(5-a)	Purchase	NYSAI.MSC	N/A
2	Application Disclosure	Initial, Pre-Closing	Lender	3 NY ADC 82.6(a); 3 NY ADC 80.4(a)	Part 82 Loans: Applies to 1st-lien, closed end alternative mortgage loans where the principal indebtedness is less than \$250,000; Part 80 Loans: Applies to Jr.-lien, closed-end loans and 1st - and Jr.-lien open-end loans where the aggregate indebtedness is less than \$250,000; must give prior to accepting application for loan.	NYAD.MSC	Individual, Officer
3	Balloon Addendum to Note and Rider to Mortgage (This is very similar to Balloon Loan Disclosure)	Closing	Lender	3 NY ADC 80.4(b); 3 NY ADC 82.6(a)(b)	Balloon	NYBANRM.MSC	Individual, Officer, Co-Signer, Non-Title Spouse
4	Balloon Loan Disclosure	Initial	Lender, Broker	3 NY ADC 80.4(b); 3 NY ADC 82.6(a)(b)	Balloon and principal indebtedness is less than \$250,000; Part 80 and 82 loans; Give prior to accepting an application for a loan, If the application is accepted over the telephone, lender has 3 business days to mail or deliver the disclosure.	NYBLD.MSC	Individual, Officer
5	Borrower's Choice of Attorney	Initial, Closing	Lender, Broker	3 NY ADC 38.7(a)(11)	All loans	NYBCOA.MSC	Individual, Officer



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6	Consumer Caution and Home Ownership Counseling Notice	Initial, Pre-Closing	Lender, Broker	NY Banking Law § 6-L(2)(l)(ii), 3 NY ADC 41.3(a)(2)	Applies to high cost home loans; give within 3 days after determining that loan is a high cost home loan, but not less than 10 days prior to closing.	NYCC.MSC	Individual, Officer
7	Continuation Sheet/Residential Loan Application	Initial, Pre-Closing, Closing	Lender, Broker	Fannie Mae From 1003/Freddie Mac Form 65	Continuation sheet to Residential Loan Application.	NYCS.DSC	Individual, Co-Signer
8	Escrow Account Disclosure	Closing	Lender	NY Banking Law § 6-k(f)	Used when impounds exist; must be at least 8 pt. bold face type; give at time account is established.	NYEAD2.MSC	Individual, Officer
9	Hamilton County Cover Sheet	Closing	Lender, Broker	NY Real Property § 316A(5)	Property County = Hamilton	NYHCCS.MSC	N/A
10	Hazard Insurance Notice	Initial, Closing	Lender, Broker	3 NY ADC 38.9(b)	Give at the time of commitment, or if no written commitment will be issued, then at time of application.	NYHID2.MSC	Individual, Officer
11	High Cost Home Loan Disclosure	Initial, Pre-Closing, Closing	Lender, Broker	NY Bank § 6-L(2)(l)(i); 3 NY ADC 41.3(a)(1); 3 NY ADC 41.4	High Cost; Give within 3 days after lender determines that application is for a high cost home loan, but in any event, at least 10 days prior to closing.	NYHCHL.DSC	Individual, Officer
12	Interest Rate Lock Commitment	Forms List, Initial	Lender	3 NY ADC 38.4(a); 3 NY ADC 38.6	Closed-End Purchase and Non-Purchase Money Loans: Give at time of commitment, and, in any case, prior to accepting a commitment fee or any points.	NYIRLC.MSC	Individual, Officer
13	Junior Lien Disclosure	Initial, Closing	Lender, Broker	3 NY ADC 80.4	Jr. Lien Loans: Need to include in disclosure requirements pursuant to 3 NY ADC 80.4(a).	NYJLD.MSC	Individual, Officer
14	Mortgage Banker Application Disclosure	Initial, Closing	Lender	3 NY ADC 38.3(b)	Mortgage Banker OR exempt organization acting in a mortgage brokerage capacity; give prior to taking application or collecting an application fee, credit report fee or appraisal fee.	NYMBAD.MSC	Individual, Officer



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15	Notice of Creation, Transfer or Termination	Closing	Lender	NY Real Property Tax § 953	Give no later than 10 business days after transfer of account and within 21 days following final payment of the loan. Notice warns mortgagor to establish a new escrow account or to begin making tax payments directly.	TEA.LSR	N/A
16	Notice to Cosigner (Closed-End Debt)	Closing	Lender	N.Y. Gen. Oblig. Law § 15-702(3)(a)	Loan Purpose is not a HELOC; Selects if property type is not equal to Multifamily, Commercial, or Land & Lots; Occupancy status = owner-occupied or second home.	NYNTC.MSC [26]	Co-Signer
17	Notice to Cosigner (Open-End Debt)	Closing	Lender	N.Y. Gen. Oblig. Law § 15-702(3)(b)	Loan Purpose is a HELOC; Selects if property type is not equal to Multifamily, Commercial, or Land & Lots; Occupancy status = owner-occupied or second home.	NYNTC2.MSC [26]	Co-Signer
18	NYSBD List Of Approved Counselors	Initial, Pre-Closing, Closing	Lender, Broker	NY Bank § 6-L(2)(l)(i); 3 NY ADC 41.3(a)(1)	High Cost: Give concurrently with "Counselor Notice Statement" (Application) and "Consumer Caution and Home Ownership Counseling Notice".	NYSBD.DSC	N/A
19	Pre-Application Disclosure	Initial, Pre-Closing	Lender	3 NY ADC 38.3(c)	Mortgage Banker AND exempt organization: Give prior to taking application, application fee, credit report fee or property appraisal fee.	NYPAD1.MSC	Individual, Officer, Title Only, Co-Signer
20	Pre-Application Disclosure And Fee Agreement	Initial, Pre-Closing	Broker	3 NY ADC 38.3(a)	Mortgage Broker: Give prior to taking an application or collecting an application fee.	NYPAD2.MSC	Individual, Officer, Title Only, Co-Signer
21	Prevailing Interest Rate Commitment	Initial, Pre-Closing	Lender	3 NY ADC 38.5(a)	Give at time of commitment, and, in any case, prior to acceptance of a commitment fee or any points.	NYPIRC.MSC	Individual, Officer
22	Tax Escrow Acct Designation of Mortgage Institution	Closing	Lender	NY Real Property Tax § 954	Impounds	NYTEAD.MSC	Individual, Officer

[26] Effective December 3, 2008