



Ohio 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	Acknowledgment of Receipt of Home Mortgage Loan - Informational Document	Initial	Lender, Broker	Oh. Rev. Code § 1345.05(G); Oh. Admin. Code § 109:4-3-29	All loans	OHARHML.MSC	Individual, Officer, Title Only, Co-Signer, Non-Title Spouse
2	Addendum to Mortgage Loan Origination Disclosure Statement (High Loan to Value Disclosure)	Initial, Pre-Closing	Lender, Broker	Oh. Rev. Code § 1322.062(A)(1)(j); Oh. Admin. Code § 1301:8-7-15(A)(9)	1st-Lien Loans; LTV > 90%; if applicable, give within 3 business days after taking application.	OHHLTVD.MSC	Individual, Officer
3	Addendum to the Good Faith Estimate	Initial, Pre-Closing	Lender, Broker	Oh. Rev. Code § 1322.062(D); Oh. Admin. Code § 1301:8-7-15(D)	1st-Lien Loans: if applicable, give within 3 business days after taking application.	OHATGFE.MSC	Individual, Officer
4	Automated Valuation Report Notice	Initial, Closing	Lender, Broker	Ohio Rev. Code § 4763.19	All loans	OHAVRN.MSC	Individual, Officer
5	Closing Disclosure	Closing	Lender, Broker	Oh. Rev. Code § 1345.031(B)(8); Oh. Attorney General Rule 109:4-3-23	All loans	OHCD.MSC	Individual, Officer, Co-Signer
6	Disclosure Between Lender and Insurer	Initial, Closing	Lender	Oh. Admin Code § 1301:8-3-17(D)	Selects only if Borrower pays for any one of the following listed from the Fees/Charges section: (1) Accident Insurance (AI), (2) Credit Life Insurance (CLI), (3) Health Insurance (HI), or (4) Unemployment Insurance (UI); Applies regardless of occupancy status and lien priority.	OHDBLI.MSC [20]	Individual, Officer



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7	Disclosure of Credit Life, Credit Accident and Health, and Unemployment Insurance Cancellation Rights	Closing	Lender	Oh. Admin. Code § 1301:8-3-17(B)	Selects only if Borrower pays for any one of the following listed from the Fees/Charges section: (1) Accident Insurance (AI), (2) Credit Life Insurance (CLI), (3) Health Insurance (HI), or (4) Unemployment Insurance (UI) AND Paid by the Borrower; Applies regardless of occupancy status and lien priority.	OHDCR.MSC [20]	Individual, Officer
8	Homebuyers' Protection Act - Informational Document	Initial	Lender, Broker	Oh. Rev. Code § 1345.05(A)(4); Oh. Admin. Code § 109:4-3-29	All loans	OHHPA.MSC	N/A
9	Instructions of Borrower	Initial	Lender, Broker	Oh. Rev. Code § 1322.081; Oh. Admin. Code § 1301:8-7-26	1st-Lien Loans	OHIQB.MSC	Individual, Officer
10	Mortgage Loan Origination Disclosure Statement	Initial, Pre-Closing	Lender, Broker	Oh. Rev. Code § 1322.062(A)(1); Oh. Admin. Code § 1301:8-7-15	1st-Lien Loans: give within 3 business days after taking application. If there is any change in the information provided in the mortgage loan origination disclosure, the mortgage broker must provide the borrower with the revised mortgage loan origination disclosure statement and a written explanation of why the change occurred no later than 24 hours after the change occurs, or 24 hours prior to closing, whichever is earlier. This 24-hour period does not include hours on Sundays and national holidays.	OHMLDS.MSC	Individual, Officer
11	Notice of Change in Mortgage Terms	Initial, Pre-Closing, Closing	Lender, Broker	Oh. Rev. Code § 1322.064; Oh. Admin. Code § 1301:8-7-15(F)	1st-Lien Loans: provide revised information not later than 24 hours after change occurs, or 24 hours before loan is closed, whichever is earlier.	OHNCMT.MSC	Individual, Officer
12	Notice of Escrow of Taxes and Regular Monthly Payment	Pre-Closing, Closing	Lender, Broker	Oh. Rev. Code § 1322.063	1st-Lien Loans: give not later than 24 hours before loan closing.	OHNETRMP.MSC	Individual, Officer



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13	Notice Pursuant To Section 4112.021	Closing	Lender, Broker	Oh. Rev. Code § 4112.021(B)(1)(g)	Must be in a type size no smaller than that used throughout most of the application form; attach to each application for credit.	NOH.MSC	Individual, Officer
14	Ohio Business Relationship Disclosure	Initial, Closing	Lender, Broker	Oh. Rev. Code § 1322.075	All loans	OHBRDN.MSC	Individual, Officer
15	Optional Credit Insurance	Closing	Lender	Oh. Admin. Code § 3901-1-14(b)(4)	No Rules	OHOCI.MSC	N/A
16	Statutory Authority Disclosure	Closing	Lender	Oh. Admin. Code § 1301:8-3-07(H)	All loans regardless of occupancy status and lien priority.	OHSAD.MSC [20]	Individual, Officer
17	Verification of Prepurchase Counseling/Acknowledgment of Risk Disclosure	Initial, Closing	Lender, Broker	Oh. Rev. Code § 1349.27(K)	Ohio High Cost Loan	OHVOPC.MSC	Individual, Officer

[20] New Form as of July 1, 2008