



## 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	Ohio Revised Code §1345.05(G); Ohio Administrative 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	Lender, Broker	Ohio Rev. Code §1322.062(A)(1)(j); Ohio Administrative 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	Lender, Broker	Ohio Revised Code §1322.062(D); Ohio Administrative 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 Revised Code §4763.19	All loans	OHAVRN.MSC	Individual, Officer
5	Closing Disclosure	Closing	Lender, Broker	Ohio Revised Code §1345.031(B)(8); Ohio Attorney General Rule 109:4-3-23	All loans	OHCD.MSC	Individual, Officer, Co-Signer
6	Disclosure Between Lender and Insurer	Initial, Closing	Lender	Ohio Administrative 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



No	DESCRIPTION	DOCMAGIC PACKAGE TYPE	LENDER/BROKER	GOVERNING LAW	RULES	FORMAT NAME	SIGNATURE SELECTION
7	Disclosure of Credit Life, Credit Accident and Health, and Unemployment Insurance Cancellation Rights	Closing	Lender	Ohio Administrative 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	Informational Document	Initial	Lender, Broker	Ohio Revised Code §1345.05(A)(4); Ohio Administrative Code 109:4-3-29	All loans	OHHPA.MSC	N/A
9	Instructions of Borrower	Initial	Lender, Broker	Ohio Revised Code §1322.081; Ohio Administrative Code 1301:8-7-26	1st-Lien Loans	OHIOB.MSC	Individual, Officer
10	Mortgage Loan Origination Disclosure Statement	Initial	Lender, Broker	Ohio Rev. Code §1322.062(A)(1); Ohio Administrative Code 1301:8-7-15	1st-Lien Loans: give within 3 business days after taking application.	OHMLODS.MSC	Individual, Officer
11	Notice of Change in Mortgage Terms	Initial, Closing	Lender, Broker	Ohio Revised Code §1322.064; Ohio Administrative 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	Closing	Lender, Broker	Ohio Revised Code §1322.063	1st-Lien Loans: give not later than 24 hours before loan closing.	OHNETRMP.MSC	Individual, Officer
13	Notice Pursuant To Section 4112.021	Closing	Lender, Broker	Ohio 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	Ohio Revised Code §1322.075	All loans	OHBRDN.MSC	Individual, Officer
15	Optional Credit Insurance	Closing	Lender	Ohio Rev. Code §3901-1-14(b)(4)	No Rules	OHOCI.MSC	N/A
16	Statutory Authority Disclosure	Closing	Lender	Ohio Administrative 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	Ohio Revised Code §1349.27(K)	Ohio High Cost Loan	OHVOPC.MSC	Individual, Officer