



Oregon 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	Consumer Finance Licensee Statement of Loan Disclosure	Closing	Lender, Broker	Or. Rev. Stat. § 725.360	Jr. Lien Loans <= \$50K	ORCFLSLD.MSC	Individual, Officer
2	Interest Rate Lock/Float Agreement	Forms List	Lender, Broker	OR ADC 441-865-0060(1)	No Rules	ORIRLFA.MSC [30]	Individual, Officer, Co-Signer
3	Late Charge Notice	Initial, Closing	Lender	Or. Rev. Stat. § 86.180; 86.165; 86.185	Non State Specific Late Charge; Give prior to the execution of the mortgage.	ORLCN.MSC	Individual, Officer
4	Notice Pursuant To ORS 746.201 (Force-Placed Insurance Notice)	Closing	Lender	Or. Rev. Stat. § 746.201	Must be in 10-pt type	OR746.MSC	Individual, Officer, Title Only, Co-Signer
5	Notice Regarding Non-Refundability of Advance Fees	Initial	Lender, Broker	OR ADC 441-875-0030(9)	Give prior to or at the time of receipt of fees.	ORAFAMSC	Individual, Officer
6	Security Protection Provision Statement	Closing	Lender, Broker	Or. Rev. Stat. § 86.255; 86.205(7)	Owner Occupied; Loan Amount <= \$100K; Give prior to entering any such arrangement.	ORSPPS.MSC	Individual, Officer

[30] New Form as of May 15, 2009