



Pennsylvania 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	7 Pa. Stat. § 6121(10)	No Rules	PAAD.MSC	Individual, Officer
2	Freedom to Choose	Initial, Closing	Lender, Broker	40 Pa. Stat. § 1007.11	No Rules	FTC.MSC	Individual, Officer
3	Insurance Notice to Borrower	Closing	Lender, Broker	63 Pa. Stat. § 456.512(f)	Section 32: Loan Amount < \$100K; give no later than the time of closing.	PAINTB.MSC	Individual, Officer
4	Mortgage Consumer Disclosure Form	Forms List, Initial, Pre-Closing, Closing	Lender, Broker	10 PA Code Ch. 46, § 46.2	Selects if broker or lender origination, regardless of lien priority.	PAMCD.MSC [28]	Individual, Co-Signer
5	Notice Regarding Refundability of Fees	Initial	Lender, Broker	7 Pa. Stat. § 6121(10)	1st-Lien Loans: give at time of loan application.	PANRRF.MSC	Individual, Officer
6	Notice to Borrower	Closing	Lender, Broker	63 Pa. Stat. § 456.512(a)	Section 32; Loan Amount < \$100K; Give no later than the time the notice is required under the notice provision contained in 12 CFR 226.31(c) (relating to general rules) as amended from time to time.	PANTB.MSC	Individual, Officer

[28] New Form as of March 20, 2009