



Texas 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	Acknowledgement of Encroachment/Hold Harmless	Closing	Lender	Customary Disclosure	Purchase	AOEAHHA.LSR	Individual, Officer, Co-Signer
2	Acknowledgment of Advance Disclosure of Home Equity Fees and Charges	Pre-Closing, Closing	Lender, Broker	Tex. Const. Art. 16 § 50(a)(6)	Homestead Property; Equity	TXAOA.DSC	Individual, Officer, Title Only
3	Acknowledgment Regarding Fair Market Value of Homestead Property	Closing	Lender, Broker	Tex. Const. Art. 16 § 50(a)(6)(Q)(ix)	Homestead Property; Equity	TXARFMV.MSC	Individual, Officer
4	Collateral Protection Insurance Notice	Closing	Lender	Tex. Fin. Code § 307.052	Give at time credit agreement is executed; the second Notice must be sent no later than the 31st day after the collateral protection insurance is charged to the borrower.	TXCPIN.MSC	Individual, Officer, Co-Signer
5	Complaints and Inquiries Notice	Initial, Closing	Lender	7 TX ADC § 90.105	All TX junior lien loans secured by owner-occupied property or second home where APR > 10%.	TXCAIN.MSC	Individual, Officer
6	Conditional Approval Letter	Initial	Broker	7 TX ADC § 80.22(b); Tex. Fin. Code § 156.105	1st-Lien Loans: Give when mortgage loan has been approved as to credit but not as to collateral.	TXCAL.MSC	N/A
7	Conditional Approval Letter - Mortgage Banker	Initial	Lender	7 TX ADC § 81.2(b); Tex. Fin. Code § 156.105	1st-Lien Loans: Give when mortgage loan has been approved as to credit but not as to collateral.	TXMBCAL.MSC	N/A
8	Conditional Qualification Letter	Initial	Broker	7 TX ADC § 80.22(a); Tex. Fin. Code § 156.105	1st-Lien Loans: Give when a mortgage loan has not been approved.	TXCQL.MSC	N/A



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9	Conditional Qualification Letter - Mortgage Banker	Initial	Lender	7 TX ADC § 81.2(a); Tex. Fin. Code § 156.105	1st-Lien Loans: Give when a mortgage loan has not been approved.	TXMBCQL.MSC	N/A
10	Designation of Homestead and Affidavit	Closing	Lender	Tex. Const. Art. 16 § 50; TX Prop. Code § 41.005	Owner-Occupied Property	TXDOHA2.MSC	Individual, Officer, Title Only
11	Disclosure of Multiple Roles in a Consumer Real Estate Transaction	Initial	Broker	Tex. Fin. Code § 156.303(a)(13)	Give at time an applicant submits an application to broker.	TXDOMR.MSC	Individual, Officer
12	Discount Point Acknowledgment	Closing	Lender, Broker	Tex. Const. Art. 16 § 50(a)(6)	Owner-Occupied Property; Cash-Out; Give when discount points appear.	TXDPA.MSC	Individual, Officer, Title Only
13	General Warranty Deed With Vendor's Lien (In Favor of Third Parties)	Closing	Lender	For Purchase Money Transactions	Purchase	GWDW/L3.LSR	N/A
14	General Warranty Deed With Vendor's Lien (With Subordinate Lien)	Initial, Closing	Lender	For Piggyback Transactions	Piggyback Loan	GWD.MSC	N/A
15	Home Equity Affidavit and Agreement	Closing	Lender, Broker	Tex. Const. Art. 16 § 50(a)(6)(M)(ii)	2nd Lien; Homestead Property; Equity	TX3185.AGR	Individual, Co-Signer, Officer
16	Home Equity Certificate from Originating Lender Regarding Compliance	Closing	Lender, Broker	Tex. Const. Art. 16 § 50(a)(6)	Homestead Property; Equity	TXHECFL.MSC	Individual, Officer
17	Home Equity Election Not to Rescind	Closing	Lender, Broker	Tex. Const. Art. 16 § 50(a)(6)	Equity; Give after 3 days or Right to Rescind have elapsed.	TXHEENR.MSC	Individual
18	Home Equity Notice of Right to Rescind	Closing	Lender, Broker	Tex. Const. Art. 16 § 50(a)(6)	Equity; Give 3 days prior to closing.	TXHENRR.MSC	Individual
19	Home Equity Receipt of Copies	Closing	Lender, Broker	Tex. Const. Art. 16 § 50(a)(6)(M)(ii)	Equity, after receiving all appropriate documents listed.	TXHEROC.MSC	Individual
20	Homestead Owner's Pre-Closing Fee Disclosure Affidavit	Pre-Closing, Closing	Lender	Tex. Const. Art. 16 § 50(a)(6)(M)(ii)	Cash-Out Refinance; Loan Proceeds = Borrower.	TXHOPCF.DSC	Individual, Officer
21	Loan Agreement Addendum	Closing	Lender	Tex. Bus. & Com. Code § 26.02	Applies to loans > \$50K; must be in type that is boldfaced, capitalized, underlined, or otherwise set out from surrounding written material so as to be conspicuous.	TXLAA.MSC	Individual, Officer, Co-Signer
22	Mortgage Banker Application Notice	Initial, Closing	Lender	Tex. Fin. Code § 157.007	Give with mortgage loan application.	TXMBAN.MSC	Individual, Officer
23	Mortgage Broker/Loan Officer Disclosure	Initial, Pre-Closing	Broker	7 TX ADC § 80.9	Give at time an applicant submits an application to broker.	TXMBD.MSC	Individual, Officer



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24	Non-Homestead Affidavit	Closing	Lender	Customary Disclosure	Non-Owner Occupied Property	NHA.MSC	Individual, Officer, Title Only
25	Notice Concerning Extensions and Credit	Initial, Pre-Closing, Closing	Lender, Broker	Tex. Const. Art. 16 § 50(g)	Cash-Out Refinance; Loan Proceeds = Borrower; Give 12 days before closing.	TXNCEC.MSC	Individual, Officer, Title Only, Co-Signer
	Aviso Sobre El Crédito Que Concede				Spanish Version	TXNCECS.MSC	
26	Notice of Penalties for Making False or Misleading Written Statement	Closing	Lender, Broker	TX Finance Code § 343.105	Occupancy Status: Owner-Occupied; Property Type: All types, except Commercial, Land and Lots, and Multi-Family (5+ Units)	TXNOP.MSC	Individual, Officer
27	Notificacion De Credito Al Consumidor	Initial	Lender, Broker	Tex. Const. Art. 16 § 50(g)	All Jr. Lien Loans; APR > 10%; give 12 days before closing; give if the discussions with the borrower are conducted primarily in Spanish.	TXNDCAL.MSC	N/A
28	Owner's Affidavit Acknowledging Lender's Compliance	Pre-Closing, Forms List	Lender	Tex. Const. Art. 16 § 50(a)(6)(M)(ii)	Homestead Property; Equity; Must provide owner with a copy of Loan Application	TXOA.MSC	Individual, Officer
29	Purchase Money Note	Initial, Closing	Lender, Broker	7 TX ADC § 1.1237(a)(7)	2nd-Lien, Closed-End Loan; Owner-Occupied or 2nd Home.	TXPMN.MSC	Individual, Officer
30	Purchase Money Security Document	Initial, Closing	Lender, Broker	7 TX ADC § 1.1237(a)(8)	2nd-Lien, Closed-End Loan; Owner-Occupied or 2nd Home.	TXPMSD.MSC	Individual, Officer, Title Only, Non-Title Spouse
31	Purchase Money Security Document MERS	Initial, Closing	Lender, Broker	TAC § 1.1237(a)(8)	2nd-Lien, Closed-End Loan; Owner-Occupied or 2nd Home.	TXPMSDM.MSC	Individual, Officer, Title Only, Non-Title Spouse
32	Renewal And Extension Exhibit	Closing	Lender	Disclosure for Rate and Term Refinance of Owner-Occupied Property	Rate & Term Refinance; Owner-Occupied Property.	RAEF.MSC	Individual, Officer, Title Only, Non-Title Spouse
33	Secondary Mortgage Loan Information	Initial, Pre-Closing, Closing	Lender, Broker	Tex. Fin. Code § 342.451	2nd-Lien, Closed-End Loans	TXSMLIS.MSC	Individual, Officer
34	Secondary Mortgage Loan Insurance Notice	Initial, Pre-Closing, Closing	Lender, Broker	Tex. Fin. Code § 342.404	2nd-Lien, Closed-End Loans	TXSMLIN.MSC	Individual, Officer
35	Voluntary Repayment of Existing Debt	Closing	Lender, Broker		Equity	TXVRED.MSC	Individual, Officer