



Utah 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	Advance Fee Agreement	Initial	Lender, Broker	Utah Code Ann. § 70D-1-6	1st Lien, Closed-End Loan: Single Family or 1-4; owner-occupied; needs to be signed at the time lender or broker accepts fee.	UTAFA.MSC	Individual, Officer
2	Escrow/Reserve Account Disclosure	Initial, Closing	Lender, Broker	Utah Code Ann. § 7-17-4	Give when there are no impounds.	UTERAD.MSC	Individual, Officer, Title Only
3	High Cost Home Loan Act Notice	Initial, Closing	Lender, Broker	Utah Code Ann. § 61-2d-105	High Cost; give no less than 3 business days prior to consummation of transaction; give to borrower in conspicuous type size.	UTHCHLA.MSC	Individual, Officer
4	Loan Product Choice	Initial, Closing	Lender, Broker	Utah Code Ann. § 70C-3-101(1)(b)	Jr. lien, closed-end loans	UTLPC.MSC	Individual, Officer
5	Waiver of Right to Participate in Class Action Addendum to Note	Closing	Lender, Broker	Utah Code Ann. § 70C-3-104; 70C-4-105	Jr. lien closed-end loans; all open-end loans; any contracts entered into on or after August 1, 2006, must be in bold type or capital letters.	UTWOCA.MSC	Individual, Officer