



Virginia 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	Choice of Settlement Agent Disclosure	Initial, Closing	Lender, Broker	VA Code § 6.1-2.22	Applies to All Purchase-Money Transactions	VACSAD.MSC	Individual, Officer
2	Hazard Insurance Disclosure	Initial, Closing	Lender, Broker	VA Code § 38.2-513.1A.9	No Rules	VAHID.MSC	Individual, Officer, Title Only
3	Notice of Mortgage Broker Fee	Initial	Broker	VA Code § 6.1-422(B)(5)	Give at the time the mortgage broker services are first offered to the borrower or prior to receiving compensation; must be in at least 10-pt. type; borrower shall acknowledge receipt of the written notice.	VANMBF.MSC	Individual, Officer
4	Notification To Mortgage Loan Applicants	Initial	Lender, Broker	VA Code § 6.1-2.9:5	1st-Lien Loans; owner-occupied; give at time a potential borrower submits a loan application.	VANTLA.MSC	Individual, Officer