



Washington 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	Appraisal Document Waiver	Initial, Closing	Lender, Broker	WA ST § 19.149.020	Purchase Money Loans	WAADW.MSC	Individual, Officer
2	Disclosure Summary - Fixed Rate Loans	Initial, Pre-Closing, Closing	Lender, Broker	WA ST § 19.146.030(1); WAC 208-600-200	Fixed Rate Loans; Selects only if property type not equal to Commercial, Land & Lots, Vacant Land, Multifamily; Occupancy Status = Owner-Occupied or Second Home. Additionally, this disclosure must be the first document provided to the borrower. So, it should be first in the stacking order or document tree.	WADSF.MSC [22]	N/A
3	Disclosure Summary - Variable Rate Loans	Initial, Pre-Closing, Closing	Lender, Broker	WA ST § 19.146.030(1); WAC 208-600-200	ARM Loans; Selects only if property type not equal to Commercial, Land & Lots, Vacant Land, Multifamily; Occupancy Status = Owner-Occupied or Second Home. Additionally, this disclosure must be the first document provided to the borrower. So, it should be first in the stacking order or document tree.	WADSV.MSC [22]	N/A
4	Domestic Partnership Addendum to Uniform Residential Loan Application	Initial, Pre-Closing	Lender, Broker	WA ST § 26.60.010 et seq.	All loans	WADPA.MSC	Individual
5	Fee Agreement for Loan Modification Services	Forms List	Broker	WA Mortgage Broker Practices Act (IS-2009-01); WA Consumer Loan Act (IS-2009-01)	Loan Purpose = Loan Modification	WAFALMS.MSC [32]	Individual, Officer



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6	Hazard Insurance Disclosure	Initial, Closing	Lender, Broker	WA ST § 48.30.260	Hazard insurance is mentioned in Choice of Insurance Notice Disclosure.	WAHID.LSR	Individual, Officer
7	Mortgage Broker Disclosure	Initial, Closing	Broker	WA ST § 19.146.030; 19.146.040(1)	Give within 3 business days following receipt of loan application.	WAMBD.MSC	Individual, Officer
8	Notice of Right to Cancel Private Mortgage Insurance	Closing	Lender	WA ST § 61.10.020	Give at time transaction is entered into.	WARTC.MSC	Individual, Officer
9	Oral Agreement Notice	Closing	Lender, Broker	WA ST § 19.36.100; 19.36.140	Disclosure selected when occupancy status is investment property: Owner-occupied = NO and Second Home = NO.	WAOAN.MSC	Individual, Officer

[22] Both Forms replace WABFAYML.MSC

[32] New Form as of July 23, 2009