



Wisconsin 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	Lender, Broker	WI ADC § DFI-Bkg 43.03(12); Wis. Stat. Ann. § 138.052(7e)(b)	All loans except 2nd < \$25K with APR>18%; give before acceptance of loan application fee.	WIAD.MSC	Individual, Officer
2	Consumer Disclosure Statement	Initial	Broker	Wis. Stat. Ann. § 224.79(2); WI ADC § DFI-Bkg 44.02	Give before entering into a contract.	WICD.MSC	Individual, Officer
3	Disclosure to Borrower	Initial, Pre-Closing, Closing	Lender	Wis. Stat. Ann. § 428.208; WI ADC § DFI-Bkg 46.03	High Cost; Give at least 3 business days before making a covered loan.	WIDTB.MSC	Individual, Officer
4	Freedom to Choose	Initial, Closing	Lender, Broker	Wis. Stat. Ann. § 422.202; 134.10	Not specified	FTC.MSC	Individual, Officer
5	Loan Product Choice Disclosure	Initial, Pre-Closing, Closing	Lender	Wis. Stat. Ann. § 428.207(2); WI ADC § DFI-Bkg 46.03	High Cost Fixed Rate Loans > \$25K with Prepayment Penalty.	WILPCD.MSC	Individual, Officer
6	Mortgage Broker Agreement	Initial, Pre-Closing	Broker	WI ADC § DFI-Bkg 44.01; Wis. Stat. Ann. § 224.79	All loans except 2nd < \$25K with APR>18%	WIMBA.MSC	Individual, Officer
7	Tax Escrow Notice	Pre-Closing, Closing	Lender, Broker	Wis. Stat. Ann. § 138.052(5m)	Give before loan closing	WITEN.MSC	Individual, Officer, Co-Signer
8	Variable Rate Loan Prepayment Penalty Disclosure	Initial, Pre-Closing, Closing	Lender, Broker	Wis. Stat. Ann. § 138.056(3m)	1st-Lien ARM; Owner-Occupied; All Properties, except Commercial and Multi-Family (5+ Units).	WIVRLPPD.MSC	Individual, Officer