



West 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	Collateral Protection Insurance Disclosure	Initial, Closing	Lender, Broker	W. Va. Code § 46A-3-109(b)	No Rules	WVCPID.MSC	Individual, Officer
2	Freedom to Choose	Initial, Closing	Lender, Broker	W. Va. Code § 46A-3-109	Not specified, but give before closing.	FTC.MSC	Individual, Officer
3	Notice to Co-Signer	Closing	Lender	W. Va. Code § 46A-2-104	Give before the signing of any instrument; caption must be typewritten or printed in at least 12-pt., bold, upper case type. The body of the notice must be typewritten or printed in at least 8-pt. regular type, in upper or lower case, where appropriate.	WVNTC.MSC	Co-Signer
4	Tangible Net Benefit Worksheet	Closing	Lender, Broker	W. Va. Code § 31-17-8(d)	Refinance	WVTNBW.MSC	Individual, Officer