

Federal Disclosures Required on ALL LOANS:

- Credit Score Information Disclosure
- Your Credit Score and the Price You Pay for Credit Disclosure

State Specific Required Disclosures:

ALABAMA

- AL Mortgage Loan Origination Agreement

ALASKA

- AK Right to Select Insurance Provider aka Anti-Coercion Insurance Notice

ARIZONA

- AZ Application Disclosure
- AZ Dual Capacity Disclosure (if applicable)
- AZ Notice to Choose Insurance Provider

ARKANSAS

- Notice of Right to Choose Attorney
- Tangible Net Benefit (refinance only)

CALIFORNIA (Requirements vary by licensing)

- **CA Real Estate Law License:**
 - LE with signed CA LE Addendum **or** CA MLDS 882/883 or 885
 - CA Fair Lending Notice
 - CA Comparison for Sample Mortgage Features; Typical Mortgage Transaction (ARM transactions only)
 - CA Advance Fee Disclosure
 - CA Dual Capacity (only required when Broker is acting as Real Estate Agent)
 - CA Title Insurance Disclosure (purchase transactions only)
 - CA Disclosure Receipt
 - CA Hazard Insurance Disclosure (purchase transactions only)
 - CA Notice to Home Loan Applicant
 - CA Statement of Interest Addendum to URLA
 - CA REL Supplemental Disclosure to be issued with LE
 - CA Notice of Right to Receive Copy of Appraisal Report (refinance transactions only)

CALIFORNIA (cont.)

- **CA RMLA License**
 - CA Fair Lending Notice
 - CA Comparison for Sample Mortgage Features; Typical Mortgage Transaction (ARM transactions only)
 - CA Mortgage Broker Fee Agreement
 - CA Title Insurance Disclosure (purchase transactions only)
 - CA Disclosure Receipt
 - CA Hazard Insurance Disclosure (purchase transactions only)
 - CA Notice to Home Loan Applicant
 - CA Statement of Interest Addendum to URLA
 - CA Notice of Right to Receive Copy of Appraisal Report (refinance transactions only)
- **CA Finance Lenders Law (CFL) License**
 - CA Fair Lending Notice
 - CA Comparison for Sample Mortgage Features; Typical Mortgage Transaction (ARM transactions only)
 - CA Mortgage Broker Fee Agreement
 - CA Finance Lender Disclosure
 - CA Title Insurance Disclosure (purchase transactions only)
 - CA Disclosure Receipt
 - CA Hazard Insurance Disclosure (purchase transactions only)
 - CA Notice to Home Loan Applicant
 - CA Statement of Interest Addendum to URLA
 - CA Notice of Right to Receive Copy of Appraisal Report (refinance transactions only)

COLORADO

- CO Dual Status Disclosure (When Real Estate Agent is Loan Officer)
- CO Right to Choose Insurance Provider
- CO Tangible Net Benefit Disclosure (Refinance)

CONNECTICUT

- CT Agreement Concerning Non-Refundability of Advance Fees
- CT Disclosure Regarding Legal Representation
- CT Dual Capacity Disclosure (When Real Estate Agent is Loan Officer)
- CT Hazard Insurance Requirements and Disclosure (Anti-Coercion Insurance Disclosure)
- CT Interim Financing Disclosure

DELAWARE

- DE Disclosure of Mortgage Broker Agreement

DISTRICT OF COLUMBIA

- DC Addendum to Uniform Residential Loan Application (Domestic Partnership)
- DC Anti-Coercion Notice
- DC Application Disclosure
- DC Disclosure of Dual Capacity (When Real Estate Agent is Loan Officer)
- DC Escrow Account Notice
- DC Financing Agreement

FLORIDA

- FL Anti-Coercion Notice (Choice of Insurance)
- FL Notice to Purchaser (Purchase Transactions Only)

GEORGIA

- GA Anti-Coercion Insurance Disclosure
- GA Application Fee Disclosure/ Acknowledgment of Fee Disclosure
- GA Attorney Preference Notice

HAWAII

- HI Public Information Notice Regarding Foreclosure

IDAHO

- ID Anti-Coercion Insurance Disclosure
- ID Licensee Information Disclosure

ILLINOIS

- IL Addendum to Residential Loan Application
- IL Description of Required Exhibits and Documentation
- IL Good Faith Estimate of Charges to be Paid by Seller (VA purchase transactions only)
- IL Loan Brokerage Agreement
- IL Loan Brokerage Disclosure Statement
- IL Mortgage Escrow Account Act (not required on FHA or VA transactions)
- IL Notice of Change in Loan Terms
- IL Rate and Points Lock/Float Agreement (3-day Disclosure and no rate lock date)

INDIANA

- IN Loan Broker Agreement

IOWA

- IA Anti-Coercion Insurance Notice
- IA Loan Brokerage Agreement
- IA Payment Reduction Fee Disclosure (**ONLY** required on transactions locked with discount points)

KANSAS

- KS Disclosure of Governing Authority aka Borrower Acknowledgement (completed using the name/position of the individual presenting the form to the borrower)
- KS Dual Capacity Disclosure (if applicable)
- KS Loan Brokerage Agreement

KENTUCKY

- KY Choice of Insurance Disclosure

LOUISIANA

- LA Anti-Coercion Insurance Notice
- LA Application Fee Disclosure
- LA Mortgage Brokerage Agreement
- LA Mortgage Loan Origination Agreement

MAINE

- ME Disclosure of Consumer Protections aka Notice to Consumer
- ME Mortgage Broker Agreement
- ME Notice of Right to Choose Insurance Provider aka Anti-Coercion Insurance Disclosure

MARYLAND

- MD Important Notice Regarding Housing Counseling
- MD Mortgage Broker Agreement
- MD Tangible Net Benefit Worksheet (Refinance)

MASSACHUSETTS

- MA Attorney Disclosure
- MA Childhood Lead Poisoning Prevention aka Lead Paint Indemnification Agreement (purchase only AND property built prior to 1978)
- MA Licensing Disclosure
- MA Notice of Flood Insurance (if property is located in a flood zone)

MINNESOTA

- MN Mortgage Originator/Advance Fee Agreement
- MN Non-Agency Disclosure
- MN Net Tangible Benefit Worksheet (Refinance **only**)
- MN Right to Choose Insurance Provider aka Anti-Coercion Insurance Disclosure

MISSISSIPPI

- MS Mortgage Origination Agreement
- MS Right to Choose Insurance Provider aka Anti-Coercion Insurance Disclosure

MISSOURI

- MO Application/Processing Fee Disclosure
- MO Loan Brokerage Disclosure Statement and Fee Agreement

MONTANA

- MT Mortgage Loan Origination Disclosure
- MT Right to Choose Insurance Provider

NEBRASKA

- NE Disclosure Statement aka Loan Broker Disclosure Statement
- NE Dual Capacity Disclosure (when loan officer is real estate agent)
- NE Mortgage Origination Agreement
- NE Right to Choose Insurance Provider aka Anti-Coercion Insurance Disclosure

NEVADA

- NV Advance Fee Agreement
- NV Commercially Reasonable Means Worksheet
- NV Disclosure of Fees Earned by Mortgage Company aka Mortgage Broker Compensation Disclosure
- NV Dual Capacity (when loan officer is real estate agent)

NEW HAMPSHIRE

- NH Advance Fee Disclosure/Application Disclosure
- NH Anti-Coercion Insurance Disclosure

NEW JERSEY

- NJ Addendum to Residential Mortgage Loan Application
- NJ Application Disclosure
- NJ Authorization of Overnight Delivery Services
- NJ Choice of Insurance Notice
- NJ Mortgage Broker Agreement
- NJ Right to Own Attorney Disclosure

NEW MEXICO

- NM Advance Fee Agreement
- NM Freedom to Choose Insurance Company
- NM Notice of Right to Select Attorney
- NM Rate Lock Disclosure

NEW YORK

- NY Disclosure Regarding Dual Agency Role in Residential Real Estate Transactions
- NY Fair Credit Reporting Act Notice
- NY Insurance Disclosure
- NY Pre-Application Disclosure/Broker Fee Agreement
- NY Right to Select an Attorney
- NY VA Services Loan Counseling Disclosure (VA Loans only)

NORTH CAROLINA

- NC Mortgage Broker Fee Agreement aka Fee Information from your Mortgage Broker
- NC Notice of Information and Examples of Amortization Disclosure (if loan amount is < \$300,000)
- NC Notice of Right to Select Attorney
- NC Rate Spread Adjustable Rate Loan Disclosure (ARM loans only) aka Acknowledgment of Fixed Rate Loan Terms and Costs
- NC Right to Choose Insurance

NORTH DAKOTA

- ND Anti-Coercion Insurance Disclosure
- ND Loan Disclosure Statement aka Money Broker Loan Disclosure Statement
- ND Money Broker Contract
- ND VA Loan Applicants Disclosure (VA loans only)

OHIO

- OH Homebuyer's Protection Act Home Mortgage Loan (informational document)
- OH Acknowledgment of Receipt of Home Mortgage Loan informational document
- OH Business Relationship Disclosure Notice or Affiliated Business Disclosure (if applicable)
- OH ECOA Notice aka Discrimination Disclosure
- OH Right to Choose Insurance Provider
- Tangible Net Benefit Worksheet (refinance only)

OKLAHOMA

- OK Title Protection Notice (purchase transactions only)

OREGON

- OR Addendum to Residential Mortgage Loan Application
- OR Application Disclosure/Advance Fee Disclosure
- OR Choice of Insurance
- OR Escrow Option Notice (if applicable)
- OR Rate Lock/Float Agreement
- OR Statue of Frauds Disclosure (investment properties only)

PENNSYLVANIA

- PA Fee Disclosure/Application Disclosure

RHODE ISLAND

- RI Addendum to URLA
- RI Appraisal Fee Disclosure
- RI Arson Conviction Application Disclosure
- RI Notice Regarding Non-Refundability of Loan Fees
- RI Prohibited Acts and Practices Disclosure (primary residence transactions ONLY)
- RI Right to Choose Title Attorney or Title Insurance Company

SOUTH CAROLINA

- SC Attorney/Insurance Preference Form
- SC Mortgage Broker Fee Agreement
- SC Regulatory Agency to Receive Borrower Complaints Disclosure – Broker or NDC/EB version as applicable

SOUTH DAKOTA

- SD Right to Choose Insurance Provider aka Anti-Coercion Insurance Disclosure

TENNESSEE

- TN Advance Fee Agreement
- TN Anti-Coercion Notice aka Anti-Coercion Insurance Disclosure
- TN Lock-in Agreement (if lock-in fee charged)
- TN Title Insurance Disclosure

TEXAS

- TX Anti-Coercion Notice (Choice of Insurance)
- TX Disclosures of Multiple Roles in a Consumer Real Estate Transaction (when real estate agent is loan officer)
- TX Important Notice Concerning Refinancing a Home Equity Loan (if applicable)
- TX Making an Informed Decision about Buying a Manufactured Home (if applicable)
- TX Mortgage Company Disclosure/Consumer Complaint-Recovery Fund Notice
- TX Notice Concerning Extension of Credit aka 12-Day Notice (Texas Cash-out Refinance only; no later than 12 days prior to closing)

UTAH

- UT Application Disclosure aka Advanced Fee/Application Disclosure
- UT Loan Notice (aka Notice of Sale, Assignment, or Servicing)

VERMONT

- VT Addendum to Loan Application
- VT Anti-Coercion Choice of Insurance Disclosure
- VT Broker/Prospective Borrower Agreement

VIRGINIA

- VA Borrower's Best Interest Worksheet (only required if refinancing a loan originated within the previous 12 months)
- VA Choice of Settlement Agent Notice
- VA Disclosure of Terms of Mortgage Application (Application Disclosure/VA Notification to Mortgage Loan Applicants)
- VA Mortgage Broker Agreement (Loan Brokerage Agreement and Loan Origination Disclosure)
- VA Mortgage Broker Disclosure aka Dual Capacity Disclosure

WASHINGTON

- WA Addendum to Loan Application
- WA Application Disclosure/Mortgage Broker Agreement
- WA Availability of Appraisal or Other Loan Valuation Docs Disclosure
- WA Choice of Insurance
- WA Disclosure Form
- WA Dual Capacity Disclosure aka Conflict of Interest (if loan officer is a real estate agent, signed by borrower)
- WA Funds Held in a Trust
- WA Net Tangible Benefit (only required if refinancing a loan originated within the previous 120 days)
- WA Refinance of Federal Student Education Loan Notice (cash-out refinances only **and** funds will be used to pay-off a student loan(s) debt)
- WA Rate Lock Agreement: **ONLY required if the loan is locked prior to submission**; if required, must be provided to borrower within three (3) business days from the date the rate is locked. Refer to Homebridge [Bulletin 19-27](#) for complete details.

WEST VIRGINIA

- WV Choice of Insurance Notice
- WV Tangible Net Benefit Disclosure (if refinancing a loan originated within previous 24 months)

WISCONSIN

- WI Application Fee Disclosure
- WI Consumer Disclosure Statement for Brokerage Services aka Disclosure Statement
- WI Mortgage Broker Agreement (TRID version)
- WI Variable Rate Loan Disclosure (ARM loans)

WYOMING

- WY Choice of Insurance Notice
- WY Mortgage Broker Fee Agreement