

Arkansas State Specific Disclosures

Disclosure	Initial Disclosures	At Approval	At Closing	Comments
Rate Lock Agreement	x	x		Disclosed with all Arkansas loan files at the time of rate lock. The state does not have any specific requirements for the agreement.
Choice of Insurance Disclosure	x			Disclosure required when lender or its affiliate offers hazard insurance. For entities that do not offer hazard insurance, this disclosure is not applicable.
Insurance Information Sharing Consent	x			Disclosure required prior to lender sharing insurance policy or expiration date information with an affiliate or third party to allow them to provide a solicitation for insurance or other services. For entities that do not share this information, this disclosure is not applicable.
Statement of Principal and Interest			x	Disclosure required when lender offers goods, property or services to the borrower other than the mortgage transaction. For entities that do not offer these items, this disclosure is not applicable.

Arkansas State Specific Disclosures- Not Applicable

Disclosure	Initial Disclosures	At Approval	At Closing	Comments
Right to Select Attorney	x			Disclosed with Arkansas high cost loan files when attorney's fees are excluded from points and fees testing. MLS does not offer high cost loans, this disclosure is not applicable.
Important Notice to Reverse Mortgage Loan Applicant	x			Disclosure required for reverse mortgages. University Bank does not originate reverse mortgages, this disclosure is not applicable.
Borrower Counseling Notice		x		Disclosure required for high cost loan files. MLS does not offer high cost loans, this disclosure is not applicable.

California State Specific Disclosures

Disclosure	Initial Disclosures	At Approval	At Closing	Comments
Rate Lock Agreement	x	x		Disclosed with all California loan files at the time of rate lock. The agreement must meet California state requirements.
Statement of Interest Addendum to Residential Mortgage Loan Application	x			Disclosed with all California loan files.
Addendum to Residential Mortgage Loan Application- Separate Credit Notice	x			Disclosed with all California loan files.
Mortgage Broker Agreement	x			Disclosed with all California loan files.
Broker Participation Disclosure	x			Disclosure required prior to accepting a fee or signed documents from a borrower.
Advance Fee Agreement	x			Disclosure required for broker loan files prior to the broker charging the borrower a fee.
Important Privacy Choices for Consumers	x			Disclosed with all California loan files. If required information covered is covered in company-specific Privacy Notice a separate disclosure is not required.
Title Insurance Notice	x			Disclosed with all California purchase loan files.
Adjustable-Payment, Adjustable-Rate Loan Disclosure	x			Disclosure required for all California first lien ARM loan files.
Finance Lender Disclosure	x			Disclosure required prior to accepting a fee or signed documents from a borrower for entities licensed under the California Finance Lenders Law. Disclosure is not required for entities exempt from licensure.
Machine Copies Notice	x			Disclosed with all California loan files.
Impound Account Election	x			Disclosed with all California loan files.
Hazard Insurance Disclosure	x			Disclosed with all California loan files.
Automated Valuation Model Disclosure	x			Disclosure required for California loan files in which an AVM is used in place of an appraisal and the borrower is charged a fee for this.
Earthquake Insurance Disclosure	x			Disclosure required for California loan files when the property type is a condominium.
Mortgage Loan Disclosure Statement	x			Disclosure required for all MLS first lien California loan files under \$30,000.
Credit Disability Insurance Notice	x			Disclosure required for California loans files with a term of 10 years or less, or construction loans, when credit disability insurance is sold to the borrower. For entities that do not offer credit disability insurance, this disclosure is not applicable.
Fair Lending Notice (DBO)	x		x	Disclosure required for all California loan files regulated by the Department of Business Oversight.

California State Specific Disclosures (continued)

Disclosure	Initial Disclosures	At Approval	At Closing	Comments
Fair Lending Notice (BRE)	x		x	Disclosure required for all California loan files regulated by the Bureau of Real Estate License.
Finance Lenders Law Statement of Loan Disclosure			x	Disclosed with all California loan files.
Variable Rate Loan Disclosure			x	Disclosure required for California ARM loan files that are covered under the Real Estate Law.
Notice to Cosigner			x	Disclosure required to be delivered to non-occupying cosigners for California loan files, unless the cosigner is married to the primary borrower.
Per Diem Interest Charge Disclosure			x	Disclosure required for California loan files when borrower requests a closing date that would place disbursement on a Monday or business day immediately following a holiday and interest begins to accrue the day prior to disbursement. For entities that do not begin to charge interest until the date of disbursement, this disclosure is not applicable.

California State Specific Disclosures- Not Applicable

Disclosure	Initial Disclosures	At Approval	At Closing	Comments
Home Equity Loan Disclosure	x			Disclosure required for all California Home Equity Loans or Lines of Credit. MLS does not offer these loan types, this disclosure is not applicable.
HUD Counseling Agencies Listing and Certification	x			Disclosure required for reverse mortgage loan files. MLS does not offer these loan types, this disclosure is not applicable.
Notice to Reverse Mortgage Applicant	x			Disclosure required for reverse mortgage loan files. MLS does not offer these loan types, this disclosure is not applicable.
Reverse Mortgage Worksheet Guide	x			Disclosure required for reverse mortgage loan files. MLS does not offer these loan types, this disclosure is not applicable.
Dual Capacity Disclosure	x			Disclosure required when loan originator is also acting in the capacity of real estate broker for entities licensed under the Bureau of Real Estate License. MLS does not allow loan originators to hold dual capacities in transactions.
Government Monitoring Information	x			Required information covered in Uniform Residential Mortgage Loan Application. A separate disclosure is not required.
Notice to Home Loan Applicant	x			Required information covered in disclosure issued by credit agency. A separate disclosure is not required.
Negative Amortization Disclosure	x			Disclosure required for first lien loan files which have a negative amortization feature. MLS does not offer loans with negative amortization features, this disclosure is not applicable.
Department of Corporations Comparison of Sample Mortgage Features: Typical Mortgage Transactions	x			Disclosure required for non-traditional loan products. MLS does not offer these loan types, this disclosure is not applicable.
Prepayment Penalty Disclosure		x		Disclosure required for California loan files that have a prepayment penalty. The disclosure must be delivered to the borrower at least 3 business days prior to closing. MLS does not offer loans with prepayment penalty features, this disclosure is not applicable.
Consumer Caution and Homeownership Counseling Notice			x	Disclosure required for high cost loan files. MLS does not offer high cost loans, this disclosure is not applicable.
Balloon Loan Notice			x	Disclosure required for California loan files with a balloon payment when the agreement includes a promise to extend the term of the loan or to refinance the loan and the information is not present in the Note. MLS does not offer loans with a balloon payment feature, this disclosure is not applicable.

Colorado State Specific Disclosures

Disclosure	Initial Disclosures	At Approval	At Closing	Comments
Rate Lock Agreement	x	x		Disclosed with all Colorado loan files at the time of rate lock. The state does not have any specific requirements for the agreement.
Colorado Tangible Net Benefit Disclosure	x	x		Disclosed with all Colorado loan files at the time of application. Redisclosure required if benefit for the borrower changes from the time of the initial disclosure.
Right to Choose Insurance Provider	x			Disclosed with all Colorado loan files.
First Lien Refinance Notice	x			Disclosed with all Colorado refinance loan files.
Optional Insurance Disclosure		x		Disclosure required when lender offers life, accident or health insurance in relation to the loan file. For entities that do not offer these insurance products, this disclosure is not applicable.
Effect of Untimely Payments Disclosure			x	Disclosed with all Colorado loan files.
Notice to Cosigner			x	Disclosed with all Colorado loan files containing a cosigner.
Refinance Disclosure			x	Disclosed with all Colorado cash-out refinance loan files.

Colorado State Specific Disclosures- Not Applicable

Disclosure	Initial Disclosures	At Approval	At Closing	Comments
Disclosure of Potential Conflict of Interest	x			Disclosure required when loan originator is also acting for more than 1 party to the transaction or has fiduciary or legal obligation to another party. MLS does not allow loan originators to hold dual capacities in transactions. This disclosure is not applicable.
Dual Status Disclosure (Mortgage Broker)	x			Disclosure required when loan originator is also acting in the capacity of real estate broker. MLS does not allow loan originators to hold dual capacities in transactions.
Dual Status Disclosure (Mortgage Loan Originator)	x			Disclosure required when loan originator is also acting in the capacity of real estate broker. MLS does not allow loan originators to hold dual capacities in transactions.
Colorado Mortgage Loan Originator Compensation Disclosure Form	x			The section of the Act requiring this disclosure was repealed in March of 2016. This disclosure is not applicable.
Colorado Mortgage Loan Originator Disclosure	x			The section of the Act requiring this disclosure was repealed in March of 2016. This disclosure is not applicable.
Loan Estimate Disclosure Letter	x			Optional disclosure to be provided with Loan Estimate. Not required.
Colorado Lock-in Disclosure Form	x			The section of the Act requiring this disclosure was repealed in March of 2016. This disclosure is not applicable.
Borrower Interest Worksheet		x		Disclosure required when a high cost loan is refinanced within 1 year of origination into another high cost loan. MLS does not offer high cost loans, this disclosure is not applicable.
Closing Disclosure Letter			x	Optional disclosure to be provided with Closing Disclosure. Not required.
Consumer Caution			x	Disclosure required for high cost loans. MLS does not offer high cost loans, this disclosure is not applicable.
Guaranty Terms Agreement			x	The Act requiring this disclosure was repealed in March of 2016. This disclosure is not applicable.
Colorado Loan Product Choice Disclosure			x	Disclosure required for high cost loans containing prepayment penalties. MLS does not offer products with prepayment penalties or offer high cost loans, this disclosure is not applicable.
Prepayment Disclosure			x	Disclosure required for products containing prepayment penalties. MLS does not offer products with prepayment penalties, this disclosure is not applicable.

Connecticut State Specific Disclosures

Disclosure	Initial Disclosures	At Approval	At Closing	Comments
Rate Lock Agreement	x	x		Disclosed with all Connecticut loan files at the time of rate lock. The state does not have any specific requirements for the agreement.
Disclosure of No Interim Financing	x			Disclosure required for all Connecticut loan files.
Private Mortgage Insurance Disclosure	x			Disclosure required for all Connecticut loan files with private mortgage insurance.
Agreement Concerning Nonrefundability of Advance Fees	x			Disclosure required for all Connecticut loan files when a fee is collected prior to closing and is nonrefundable.
Legal Representation Notice	x			Disclosure required for all Connecticut loan files.
Loan Payoff Disclosure Statement			x	Disclosure required by buyer's attorney or the borrower's attorney for refinance transactions. For entities that do not act as the Notification Agent for Connecticut transactions, this disclosure is not applicable.

Connecticut State Specific Disclosures- Not Applicable

Disclosure	Initial Disclosures	At Approval	At Closing	Comments
Dual Capacity Disclosure	x			Disclosure required when loan originator is also acting in the capacity of real estate broker. MLS does not allow loan originators to hold dual capacities in transactions.
Higher Interest Rate in Lieu of Private Mortgage Insurance Disclosure	x			Disclosure required when a higher interest rate is offered to the borrower as an option to remove private mortgage insurance for properties with an LTV of 80% or more. MLS does not offer this option, this disclosure is not applicable.
High Cost Loan Disclosure	x			Disclosure required for all Connecticut high cost loan files. MLS does not offer high cost loans, this disclosure is not applicable.
Notice to Purchasers and Assignees	x			Disclosure required for all Connecticut high cost loan files. MLS does not offer high cost loans, this disclosure is not applicable.
Appraisal Disclosure	x			Disclosure required for Connecticut loan files when the borrower pays the appraisal fee. This disclosure is not required when the borrower is provided with a copy of the appraisal report prior to closing or when the loan file is adversed. MLS requires that all borrowers be provided with copies of their appraisal reports, this disclosure is not applicable.
Non-Prime Home Loan Counseling Notice	x			Disclosure required for all Connecticut high cost loan files. MLS does not offer high cost loans, this disclosure is not applicable.
Notification of the Terms of the Transaction			x	Disclosure required for all Connecticut high cost loan files. MLS does not offer high cost loans, this disclosure is not applicable.

Delaware State Specific Disclosures

Disclosure	Initial Disclosures	At Approval	At Closing	Comments
Rate Lock Agreement	x	x		Disclosed with all Delaware loan files at the time of rate lock. The state does not have any specific requirements for the agreement.
Anti-Coercion Insurance Disclosure	x			Disclosed with all Delaware loan files.
Disclosure of Itemized Schedule of Charges (Broker Version)	x			Disclosed with all Delaware loan files.
Brokerage Agreement	x			Disclosed with all Delaware loan files.

Delaware State Specific Disclosures- Not Applicable

Disclosure	Initial Disclosures	At Approval	At Closing	Comments
Disclosure of Itemized Schedule of Charges (Lender Version)	x			Disclosure required for all Delaware loan files. Issuance of Loan Estimate satisfies the regulatory requirement for this disclosure. A separate disclosure is not required as long as the Loan Estimate is issued to the borrower.

District of Columbia Specific Disclosures

Disclosure	Initial Disclosures	At Approval	At Closing	Comments
Rate Lock Agreement	x	x		Disclosed with all District of Columbia loan files at the time of rate lock. The agreement must meet District of Columbia requirements.
Application Disclosure	x		x	Disclosed with all District of Columbia loan files.
Addendum to Application (Domestic Partnership)	x		x	Disclosed with all District of Columbia loan files.
Escrow Account Disclosure	x			Disclosed with all District of Columbia loan files with an LTV of 80% or less.
Non-conventional Mortgage Disclosure Form	x			Disclosed with all District of Columbia ARM loan files.
Right to Choose Insurance Provider	x			Disclosure required when the lender or an affiliate offers hazard insurance. For entities that do not offer hazard insurance, this disclosure is not applicable.
Optional Insurance Request Form	x			Disclosure required when lender offers credit insurance. For entities that do not offer credit insurance, this disclosure is not applicable.
Financing Agreement	x	x		Disclosed with all District of Columbia loan files within 10 days of receipt of application. Redisclosure required when terms of the loan change.
Loan Commitment		x		Disclosed with all District of Columbia loan files at least 72 hours prior to closing.
Real Property Recordation and Transfer Tax Form FP 7/C			x	Disclosed with all District of Columbia loan files.
Security Affidavit Class 1			x	Disclosed with all District of Columbia primary residence loan files.

District of Columbia Specific Disclosures- Not Applicable

Disclosure	Initial Disclosures	At Approval	At Closing	Comments
Disclosure of Dual Authority	x			Disclosure required when loan originator is also acting in the capacity of real estate broker. MLS does not allow loan originators to hold dual capacities in transactions.
Confirmation of Intent to Contribute to Covered Loan Payments, Taxes and Insurance	x			Disclosure required for high cost loan files when a borrower is added to a loan file and the existing borrower's income does not exceed 120% of median family income. MLS does not offer high cost loan files, this disclosure is not applicable.
Red Flag Warning Disclosure Notice			x	Disclosure required for high cost loan files. MLS does not offer high cost loan files, this disclosure is not applicable.
Commitment Letter Waiver			x	Disclosure required when Financing Agreement issued to borrower does not reflect the final terms of the loan file and a Commitment Letter is not issued at least 3 business days prior to closing. MLS requires a Commitment Letter for all District of Columbia loan files at least 72 hours prior to closing, this disclosure is not applicable.

Florida State Specific Disclosures

Disclosure	Initial Disclosures	At Approval	At Closing	Comments
Rate Lock Agreement	x	x		Disclosed with all Florida loan files at the time of rate lock. The agreement must meet Florida state requirements.
Statement of Anti-Coercion	x			Disclosed with all Florida loan files.
Disclosure of Conflicting Interest	x			Disclosure required for Florida loan files under the Mortgage Brokerage and Lending Act when a conflict of interest exists between the lender and/or the loan originator and other parties to the transaction. Disclosure is not required for entities exempt from licensure.
Florida Insurance Premium Disclosure & Settlement Agent Certification			x	Disclosure required for all Florida purchase loan files.
Radon Gas Disclosure Statement			x	Disclosure required for all Florida purchase loan files.
Title Insurance Notice: Notice to Purchaser-Mortgagor			x	Disclosure required for Florida purchase loans of primary residence properties.

Florida State Specific Disclosures- Not Applicable

Disclosure	Initial Disclosures	At Approval	At Closing	Comments
N/A				

Georgia State Specific Disclosures

Disclosure	Initial Disclosures	At Approval	At Closing	Comments
Rate Lock Agreement	x	x		Disclosed with all Georgia loan files at the time of rate lock. The state does not have any specific requirements for the agreement.
Advance Fee/ Application Fee Disclosure and Acknowledgement	x			Disclosure required for all Georgia loan files when fee is collected prior to closing.
Anti-Coercion Insurance Disclosure	x			Disclosed with all Georgia loan files.
Notice of Right to Select Attorney	x			Disclosed with all Georgia loan files.
Waiver of Borrower's Rights			x	Disclosed with all Georgia loan files.
Foreclosure Disclosure			x	Disclosed with all Georgia loan files.

Georgia State Specific Disclosures- Not Applicable

Disclosure	Initial Disclosures	At Approval	At Closing	Comments
Notice to Purchaser-Assignee			x	Disclosure required for high cost loan files. MLS does not offer high cost loans, this disclosure is not applicable.

Idaho State Specific Disclosures

Disclosure	Initial Disclosures	At Approval	At Closing	Comments
Rate Lock Agreement	x	x		Disclosed with all Idaho loan files at the time of rate lock. The state does not have any specific requirements for the agreement.
Licensee Information Disclosure	x			Disclosure required for all Idaho loan files for licensees prior to fees being collected from borrower. Disclosure is not required for entities exempt from licensure.
Reserve Account Disclosure			x	Disclosure required for all Idaho loan files.

Idaho State Specific Disclosures- Not Applicable

Disclosure	Initial Disclosures	At Approval	At Closing	Comments
Reverse Account Disclosure			x	Disclosure required for reverse mortgages. MLS does not offer reverse mortgages, this disclosure is not applicable.

Illinois State Specific Disclosures

Disclosure	Initial Disclosures	At Approval	At Closing	Comments
Rate Lock Agreement	x	x		Disclosed with all Illinois loan files at the time of rate lock. The agreement must meet Illinois state requirements.
Rate-Lock Fee Agreement	x	x		Disclosure required within 3 days of rate lock if rate-lock fee is charged. For entities that do not charge a rate-lock fee, this disclosure is not applicable.
Loan Brokerage Disclosure Statement	x			Disclosed with all Illinois loan files.
Loan Brokerage Agreement	x			Disclosed with all Illinois loan files.
Description of Required Documentation	x			Disclosed with all Illinois loan files.
Borrower Information Document	x			Disclosed with all Illinois loan files.
Signed Documents Disclosure	x			Disclosed with all Illinois loan files.
Right to Choose Title Insurance	x			Disclosed with all Illinois loan files.
Sample Document Only- Do Not Execute- Collateral Pledge Agreement	x			Disclosed with all Illinois loan files except FHA and VA loans.
Good Faith Estimate of Charges to be Paid by Seller	x			Disclosure required for Illinois FHA and VA purchase and construction loans.
Private Mortgage Insurance Disclosure	x			Disclosure required for Illinois primary residence loans requiring private mortgage insurance.
Advance Fee Agreement	x			Disclosure required for Illinois loans in which a fee is collected from the borrower prior to closing.
Addendum to Residential Mortgage Loan Application	x		x	Disclosed with all Illinois loan files.
Mortgage Escrow Account Act	x		x	Disclosure required at application and at closing for all Illinois primary residence purchase loans, except FHA and VA loans, in which an escrow account is or may be required.
Election of Escrow Account or Pledged Time Deposit Account	x		x	Disclosure required at application and at closing for all Illinois primary residence purchase loans, except FHA and VA loans, in which an escrow account is or may be required.
Notice of Change in Mortgage Terms		x	x	Disclosure required for all Illinois loans when fees increase by 10% or \$100, whichever is greater, or there is a material change to the loan. The disclosure must be issued to the borrower no later than 3 days following a change or 24 hours before closing, whichever is earlier.
Counteroffer Written Disclosure		x		Disclosure required for all Illinois loans when a counteroffer is made to the borrower which alters the fees the borrower would be charged from the originally applied for loan.
Anti-Predatory Lending Certificate of Compliance (Or Certificate of Exemption)			x	Disclosure required for Illinois primary residence loans for properties in Cook, Kane, Peoria or Will Counties.
Escrow Account Disclosure Agreement			x	Disclosure required for all Illinois loans that have an escrow account.
Lender Placed Insurance Notice			x	Disclosed with all Illinois loan files.

Illinois State Specific Disclosures (continued)

Disclosure	Initial Disclosures	At Approval	At Closing	Comments
Failure to Close Disclosure			x	Disclosure required for Illinois loans in which a commitment was issued and the loan does not close within the specific commitment period.

Illinois State Specific Disclosures- Not Applicable

Disclosure	Initial Disclosures	At Approval	At Closing	Comments
Notice Regarding Reverse Mortgage Counseling	x			Disclosure required for reverse mortgages. MLS does not offer reverse mortgages, this disclosure is not applicable.
Notice of Mortgage Awareness Program	x			Disclosure required for high cost loans. MLS does not offer high cost loans, this disclosure is not applicable.
Loan Approval Notice		x		Disclosure previously required for all IL loan files once the approval had been issued. The IL state statute mandating this document was repealed in October 2017, this disclosure is not applicable.
Notice Regarding Cooling-Off Period		x		Disclosure required for reverse mortgages when loan commitment is issued to borrower. MLS does not offer reverse mortgages, this disclosure is not applicable.
Notice of Independent Review		x		Disclosure required for high cost loans. MLS does not offer high cost loans, this disclosure is not applicable.
Contemplated Loan Withdrawal Notice		x		Disclosure required for high cost loans when the DFI determines the loan is not in the best interest of the borrower. MLS does not offer high cost loans, this disclosure is not applicable.
High Risk Home Loan Act Worksheets		x		Disclosure required for high cost loans. MLS does not offer high cost loans, this disclosure is not applicable.
Notice to Borrower		x		Disclosure required at least 3 days prior to closing for high cost loans. MLS does not offer high cost loans, this disclosure is not applicable.
Waiver of Participation in Mortgage Awareness Program			x	Disclosure required for high cost loans. MLS does not offer high cost loans, this disclosure is not applicable.

Indiana State Specific Disclosures

Disclosure	Initial Disclosures	At Approval	At Closing	Comments
Rate Lock Agreement	x	x		Disclosed with all Indiana loan files at the time of rate lock. The state does not have any specific requirements for the agreement.
Loan Broker Agreement	x			Disclosed with all Indiana loan files.
Homeowner Protection Notice	x			Disclosed with all Indiana loan files.
Right to Choose Insurance Provider	x			Disclosure required when property insurance is offered as part of the transaction. For entities that do not offer property insurance, this disclosure is not applicable.
Optional Insurance Disclosure			x	Disclosure required when credit insurance is purchased as part of the transaction. For entities that do not offer credit insurance, this disclosure is not applicable.

Indiana State Specific Disclosures- Not Applicable

Disclosure	Initial Disclosures	At Approval	At Closing	Comments
Loan Product Choice Disclosure	x			Disclosure required for high cost loans containing prepayment penalties. MLS does not offer products with prepayment penalties or offer high cost loans, this disclosure is not applicable.
Notice to Borrower		x		Disclosure required for high cost loan files. MLS does not offer high cost loans, this disclosure is not applicable.
Notice to Purchaser or Assignee			x	Disclosure required for high cost loan files. MLS does not offer high cost loans, this disclosure is not applicable.

Iowa State Specific Disclosures

Disclosure	Initial Disclosures	At Approval	At Closing	Comments
Rate Lock Agreement	x	x		Disclosed with all Iowa loan files at the time of rate lock. The state does not have any specific requirements for the agreement.
Loan Brokerage Agreement	x			Disclosed with all Iowa loan files.
Interest Reduction Fee Disclosure	x			Disclosure required for Iowa loan files when discount points are charged to reduce the interest rate.
Anti-Coercion Insurance Disclosure	x			Disclosed with all Iowa loan files.
Notice to Consumer	x			Disclosed with all Iowa loan files.
Acknowledgement of Receipt of Loan Documents			x	Disclosed with all Iowa loan files.
Notice to Cosigner			x	Disclosure required for Iowa loan files with a cosigner.

Iowa State Specific Disclosures- Not Applicable

Disclosure	Initial Disclosures	At Approval	At Closing	Comments
Alternative Mortgage Disclosure	x			Disclosure required for reverse mortgage transactions. MLS does not offer reverse mortgages, this disclosure is not applicable.

Kansas State Specific Disclosures

Disclosure	Initial Disclosures	At Approval	At Closing	Comments
Rate Lock Agreement	x	x		Disclosed with all Kansas loan files at the time of rate lock. The state does not have any specific requirements for the agreement.
Loan Brokerage Agreement	x			Disclosed with all Kansas loan files.
Right to Choose Insurance Provider	x			Disclosed with all Kansas loan files.
Disclosure of Governing Authority	x			Disclosure required for Kansas loan files for entities licensed under the Mortgage Business Act. Disclosure is not required for entities exempt from licensure.
Optional Insurance Disclosure	x			Disclosure required when credit insurance is purchased as part of the transaction. For entities that do not offer credit insurance, this disclosure is not applicable.
Notice for High Loan-to-Value Mortgages		x		Disclosure required at least 3 business days prior to closing for Kansas loan files with an LTV exceeding 100%. This will not be typical.
UCC Election Rider			x	Disclosed with all Kansas loan files when LTV is greater than 100%.

Kansas State Specific Disclosures- Not Applicable

Disclosure	Initial Disclosures	At Approval	At Closing	Comments
Dual Capacity Disclosure	x			Disclosure required when loan originator is also acting in the capacity of real estate broker. MLS does not allow loan originators to hold dual capacities in transactions.

Kentucky State Specific Disclosures

Disclosure	Initial Disclosures	At Approval	At Closing	Comments
Rate Lock Agreement	x	x		Disclosed with all Kentucky loan files at the time of rate lock. The state does not have any specific requirements for the agreement.
Mortgage Loan Broker Agreement	x			Disclosure required for all Kentucky loan files when the broker receives funds from the borrower prior to closing.
Notice of Free Choice of Agent and Insurer	x			Disclosure required for all Kentucky loan files.
Homeownership Protection Center Notification to Homeowners			x	Disclosure required for all Kentucky loan files.
Fair Housing Brochure			x	Disclosure required for all Kentucky loan files.

Kentucky State Specific Disclosures- Not Applicable

Disclosure	Initial Disclosures	At Approval	At Closing	Comments
Notice of Exemption from the Mortgage Licensing and Regulation Act	x			Disclosure is applicable for persons that make mortgage loans using their own funds for investment purposes without an intention to sell the loans. This disclosure is not applicable.
Mortgage Loan Commitment		x		Optional disclosure. If loan commitment is issued to borrower, it must meet specific requirements for Kentucky.
Notice of Material Change in Loan Terms		x	x	Disclosure required within 3 business days of a material change in loan terms for all high cost home loans. MLS does not offer high cost loans, this disclosure is not applicable.
Notice to Borrower			x	Disclosure required at least 3 business days prior to consummation for all high cost home loans. MLS does not offer high cost loans, this disclosure is not applicable.
Explanation of Borrower's Rights and Responsibilities			x	Required in audio-visual format for all high cost home loans. MLS does not offer high cost loans, this disclosure is not applicable.

Louisiana State Specific Disclosures

Disclosure	Initial Disclosures	At Approval	At Closing	Comments
Rate Lock Agreement	x	x		Disclosed with all Louisiana loan files at the time of rate lock. The state does not have any specific requirements for the agreement.
Loan Brokerage Agreement and Disclosure Statement	x			Disclosed with all Louisiana loan files.
Mortgage Loan Origination Agreement	x			Disclosed with all Louisiana loan files.
Anti-Coercion Insurance Disclosure	x			Disclosed with all Louisiana loan files.
Application Fee Disclosure	x			Disclosure required when fee is collected at time of application. For entities that do not charge an application fee, the disclosure is not applicable.

Louisiana State Specific Disclosures- Not Applicable

Disclosure	Initial Disclosures	At Approval	At Closing	Comments
N/A				

Massachusetts State Specific Disclosures

Disclosure	Initial Disclosures	At Approval	At Closing	Comments
Rate Lock Agreement	x	x		Disclosed with all Massachusetts loan files at the time of rate lock. The agreement must meet Massachusetts state requirements.
Addendum to Residential Mortgage Loan Application: Attorney Disclosure	x		x	Disclosed with all Massachusetts loan files.
Licensing Disclosure	x			Disclosed with all Massachusetts loan files.
Insurance Disclosure	x			Disclosed with all Massachusetts loan files.
Mortgage Review Board Notice		x		Disclosed with all Massachusetts loan denials.
Adverse Action Notice		x		Disclosed with all Massachusetts loan denials. Massachusetts-specific version must be used in conjunction with ECOA Adverse Action Notice.
Borrower's Interest Worksheet		x		Disclosed with all Massachusetts refinance loan files. Must be disclosed to borrower at or prior to closing.
Notice of Flood Insurance Coverage			x	Disclosed with all Massachusetts loan files requiring flood insurance.
Condominium Notice			x	Disclosed with all Massachusetts loan files with a condominium property type. Disclosure to be issued to condo complex.

Massachusetts State Specific Disclosures- Not Applicable

Disclosure	Initial Disclosures	At Approval	At Closing	Comments
Important Information for Elder Homeowners	x			Disclosure required for reverse mortgages. MLS does not offer reverse mortgages, this disclosure is not applicable.
No Documentation Loan Disclosure	x			Disclosure required for loans that do not require verification documentation. MLS does not offer these product types, this disclosure is not applicable.
Stated Income or Limited Documentation Loan Disclosure	x			Disclosure required for stated-income or limited documentation loan files. MLS does not offer these product types, this disclosure is not applicable.
Optional Insurance Disclosure			x	Disclosure required for high cost loan files when the lender offers credit life, accident and health, disability or unemployment insurance. MLS does not offer high cost loans, this disclosure is not applicable.
Lead Based Paint Agreement			x	Optional disclosure. Borrower must provide affidavit that all lead based paint has been removed from the property when children under 6 will reside in the property.
Notice to Purchasers or Assignees			x	Disclosure required for high cost loan files. MLS does not offer high cost loan files, this disclosure is not applicable.
Loan Type Disclosure			x	Disclosure required for reverse mortgages. MLS does not offer reverse mortgages, this disclosure is not applicable.

Michigan State Specific Disclosures

Disclosure	Initial Disclosures	At Approval	At Closing	Comments
Rate Lock Agreement	x	x		Disclosed with all Michigan loan files at the time of rate lock. The state does not have any specific requirements for the agreement.
Rate Lock Fee Agreement	x	x		Disclosure required at the time of rate lock if a rate lock guarantee fee is charged. For entities that do not charge rate lock guarantee fees, this disclosure is not applicable.
Right to Choose Insurance Provider	x			Disclosed with all Michigan loan files when the lender or an affiliate offers hazard insurance. For entities that do not offer hazard insurance, this disclosure is not applicable.

Michigan State Specific Disclosures- Not Applicable

Disclosure	Initial Disclosures	At Approval	At Closing	Comments
N/A				

Minnesota State Specific Disclosures

Disclosure	Initial Disclosures	At Approval	At Closing	Comments
Minnesota Lock-in Agreement	x	x		Disclosed with all Minnesota loan files at the time of rate lock. The agreement must meet Minnesota state requirements.
Nonagency Disclosure	x			Disclosed with all Minnesota loan files.
Disclaimer of Loan Terms That Are Not Offers	x			Disclosed with all Minnesota loan files.
Mortgage Originator/ Advance Fee Agreement	x			Disclosed with all Minnesota loan files when a fee is collected POC under the Residential Mortgage Originator and Servicer Licensing Act. Disclosure is not required for entities exempt from licensure.
Minnesota Right to Choose Insurance Provider	x			Disclosure must be provided if an additional charge is made for insurance written in connection with a loan. For entities that do not charge for insurance as part of the loan, this disclosure is not applicable.
Disclosure of Lenders or Loan Sources			x	Disclosed with all Minnesota loan files.
Notice of Right to Discontinue Escrow			x	Disclosed with all Minnesota loan files.
Credit Insurance Disclosure			x	Disclosure required for Minnesota loan files containing credit insurance. For entities that do not offer credit insurance, the disclosure is not applicable.
Optional Insurance Disclosure			x	Disclosure required for Minnesota loan files containing credit insurance. For entities that do not offer credit insurance, the disclosure is not applicable.

Minnesota State Specific Disclosures- Not Applicable

Disclosure	Initial Disclosures	At Approval	At Closing	Comments
Agency Relationship Disclosure	x			Disclosure required when loan originator is also acting in the capacity of real estate broker. MLS does not allow loan originators to hold dual capacities in transactions.
Lower Investment Grade Loan Consent Disclosure	x			Disclosure applies to subprime loans. MLS does not offer subprime lending, this disclosure is not applicable.
Prepayment Disclosure	x		x	Disclosure required when loan product contains a prepayment penalty. MLS does not offer products with a prepayment penalty, this disclosure is not applicable.
Surrender of Homestead Exemption Disclosure			x	Disclosed with all Minnesota HELOC loan files. MLS does not offer HELOC products, this disclosure is not applicable.
Finance Charge Disclosure			x	Disclosed with Minnesota HELOC loan files when lender fees or points are charged. MLS does not offer HELOC products, this disclosure is not applicable.
Shared Appreciation Disclosure			x	Disclosure required if lender holds ownership rights to future appreciation of the subject property. MLS does not offer this type of loan program, the disclosure is not applicable.

Mississippi State Specific Disclosures

Disclosure	Initial Disclosures	At Approval	At Closing	Comments
Rate Lock Agreement	x	x		Disclosed with all Mississippi loan files at the time of rate lock. The state does not have any specific requirements for the agreement.
Rate Lock Fee Agreement	x	x		Disclosed with all Mississippi loan files when the lender charges a lock-in fee. For entities that do not charge a lock-in fee, this disclosure is not applicable.
Mortgage Origination Agreement	x			Disclosed with all Mississippi loan files. Statute requiring this disclosure has been repealed effective January 1, 2020. The disclosure should be removed from packages at that time.
Right to Choose Insurance Provider	x			Disclosed with all Mississippi loan files when the lender or an affiliate offers hazard insurance. For entities that do not offer hazard insurance, this disclosure is not applicable.
Commitment Letter		x		Disclosed with all Mississippi construction loan files.

Mississippi State Specific Disclosures- Not Applicable

Disclosure	Initial Disclosures	At Approval	At Closing	Comments
N/A				

Missouri State Specific Disclosures

Disclosure	Initial Disclosures	At Approval	At Closing	Comments
Rate Lock Agreement	x	x		Disclosed with all Missouri loan files at the time of rate lock. The agreement must meet Missouri state requirements.
Processing Fee/ Application Disclosure	x			Disclosed with all Missouri loan files.
Loan Brokerage Disclosure Statement and Fee Agreement	x			Disclosure required under the Missouri SAFE Act. Disclosure is not required for entities exempt from licensure.
Right to Choose Insurance Provider	x			Disclosure required when borrower purchases property insurance through the lender or an affiliate. For entities that do not offer property insurance, this disclosure is not applicable.
Lender Placed Insurance Notice			x	Disclosed with all Missouri loan files.

Missouri State Specific Disclosures- Not Applicable

Disclosure	Initial Disclosures	At Approval	At Closing	Comments
Borrower Counseling Notice	x			Disclosure required for reverse mortgages. MLS does not offer reverse mortgages, this disclosure is not applicable.
Reverse Mortgage Fee Disclosure	x			Disclosure required for reverse mortgages. MLS does not offer reverse mortgages, this disclosure is not applicable.

Montana State Specific Disclosures

Disclosure	Initial Disclosures	At Approval	At Closing	Comments
Rate Lock Agreement	x	x		Disclosed with all Montana loan files at the time of rate lock. The agreement must meet Montana state requirements.
Mortgage Loan Origination Disclosure	x			Disclosed with all Montana loan files.
Right to Choose Insurance Provider	x			Disclosed with all Montana loan files when the lender or an affiliate offers hazard insurance. For entities that do not offer hazard insurance, this disclosure is not applicable.

Montana State Specific Disclosures- Not Applicable

Disclosure	Initial Disclosures	At Approval	At Closing	Comments
Prepayment Penalty Disclosure	x			Disclosure required when loan file has prepayment penalty. MLS does not offer loan files with a prepayment penalty feature, this disclosure is not applicable.
Loan Commitment		x		Disclosure required when a commitment fee is charged on a loan file. MLS does not charge a commitment fee, this disclosure is optional.

Nebraska State Specific Disclosures

Disclosure	Initial Disclosures	At Approval	At Closing	Comments
Rate Lock Agreement	x	x		Disclosed with all Nebraska loan files at the time of rate lock. The state does not have any specific requirements for the agreement.
Mortgage Broker Agreement	x			Disclosed with all Nebraska loan files.
Mortgage Broker Agreement Disclosure Statement	x			Disclosed with all Nebraska loan files.
Anti-Coercion Insurance Disclosure	x			Disclosed with all Nebraska loan files.
Construction Financing Notice			x	Disclosure required for all Nebraska construction and home improvement loans.

Nebraska State Specific Disclosures- Not Applicable

Disclosure	Initial Disclosures	At Approval	At Closing	Comments
Dual Capacity Disclosure	x			Disclosure required when loan originator is also acting in the capacity of real estate broker. MLS does not allow loan originators to hold dual capacities in transactions.

Nevada State Specific Disclosures

Disclosure	Initial Disclosures	At Approval	At Closing	Comments
Rate Lock Agreement	x	x		Disclosed with all Nevada loan files at the time of rate lock. The state does not have any specific requirements for the agreement.
Anti-Coercion Insurance Disclosure	x			Disclosed with all Nevada loan files.
Addendum to Residential Mortgage Loan Application	x			Disclosed with all Nevada loan files.
Nevada Notice and Waiver	x			Disclosed with all Nevada loan files in which the borrower is not obtaining owner's title insurance.
Advance Fee Agreement	x			Disclosed with all Nevada loan files when a fee is collected prior to closing under the Mortgage Banker Act and Mortgage Broker Act. Disclosure is not required for entities exempt from licensure.
Commercially Reasonable Means or Mechanism Worksheet	x		x	Disclosed with all Nevada loan files. Blank fields must be manually completed by the borrower and the loan originator.
Mortgage Loan Commitment		x		Disclosed with all Nevada loan files of \$100,000 or more. The commitment must meet Nevada state requirements.
Disclosure of Fees Earned by Mortgage Broker		x		Disclosed with all Nevada loan files prior to consummation.

Nevada State Specific Disclosures- Not Applicable

Disclosure	Initial Disclosures	At Approval	At Closing	Comments
Borrower Acknowledgement and Agreement Concerning Dual Capacity	x			Disclosure required when loan originator is also acting in the capacity of real estate broker. MLS does not allow loan originators to hold dual capacities in transactions.

New Hampshire State Specific Disclosures

Disclosure	Initial Disclosures	At Approval	At Closing	Comments
Rate Lock Agreement	x	x		Disclosed with all New Hampshire loan files at the time of rate lock. The state does not have any specific requirements for the agreement.
Application of Payments Disclosure	x			Disclosed with all New Hampshire loan files.
Anti-Coercion Insurance Disclosure	x			Disclosed with all New Hampshire loan files.
Marketing List Opt-Out Notice	x			Disclosure required when a credit report is used for a prescreened offer. For entities that do not utilize prescreened offers for its mortgage loans, this disclosure is not applicable.
Advance Fee Disclosure	x			Disclosed with all New Hampshire loan files in which a fee is collected prior to closing.

New Hampshire State Specific Disclosures- Not Applicable

Disclosure	Initial Disclosures	At Approval	At Closing	Comments
Balloon Payment Disclosure	x			Disclosure required when a loan file has a balloon payment feature. MLS does not offer loans with a balloon payment, this disclosure is not applicable.
Notice of Right to Copy of Appraisal	x			Disclosed with all New Hampshire loan files in which the borrower pays for an appraisal notifying them of the option to request a copy of their appraisal. MLS requires a copy of the appraisal report to be issued to all borrowers, this disclosure is not applicable.
Prepayment Penalty			x	Disclosure required for loan files containing a prepayment penalty. MLS does not offer a prepayment penalty feature, this disclosure is not applicable.

New Jersey State Specific Disclosures

Disclosure	Initial Disclosures	At Approval	At Closing	Comments
Rate Lock Agreement	x	x		Disclosed with all New Jersey loan files at the time of rate lock. The agreement must meet New Jersey state requirements.
Mortgage Broker Service Agreement	x			Disclosed with all New Jersey loan files.
Disclosures Form Estimated Settlement Service Fees	x	x		Disclosed with all New Jersey loan files. Disclosure should be reissued with Loan Estimate each time it is sent to the borrower(s).
Advance Fee Disclosure	x			Disclosure required for New Jersey loans in which a fee is collected from the borrower prior to closing.
Optional Insurance Disclosure	x			Disclosure required for loan files containing optional credit insurance. For entities that do not offer credit insurance, this disclosure is not applicable.
Addendum to Residential Mortgage Loan Application	x		x	Disclosed with all New Jersey loan files.
Right to Choose Insurance Provider	x		x	Disclosed with all New Jersey loan files.
Right to Choose Own Attorney	x		x	Disclosed with all New Jersey loan files.
Delivery Service Fee Authorization	x		x	Disclosed with all New Jersey loan files in which the lender charges a delivery service fee.
Attorney Fee Disclosure		x		Disclosed with all New Jersey loan files at the time the loan commitment is issued to borrower(s).
Loan Commitment		x		Disclosed with all New Jersey loan files.
Initial Tax Authorization Notice			x	Disclosed with all New Jersey loan files.

New Jersey State Specific Disclosures- Not Applicable

Disclosure	Initial Disclosures	At Approval	At Closing	Comments
Notice to Borrower			x	Disclosure required for high cost loans. MLS does not offer high cost loans, this disclosure is not applicable.

New Mexico State Specific Disclosures

Disclosure	Initial Disclosures	At Approval	At Closing	Comments
Rate Lock Agreement	x	x		Disclosed with all New Mexico loan files at the time of rate lock. The agreement must meet New Mexico state requirements.
Freedom to Choose Insurance Co and Insurance Professional	x			Disclosed with all New Mexico loan files.
Advance Fee Agreement	x			Disclosed with all New Mexico loan files when a fee is collected up front.
Notice of Right to Select Attorney	x			Disclosed with all New Mexico loan files.
Authorization for Lender to Obtain Insurance	x			Disclosure required when borrower authorizes the lender to purchase the required hazard insurance coverage. For entities that do not offer or purchase hazard insurance for borrowers, this disclosure is not applicable.
Mortgage Loan Summary			x	Disclosure required for entities licensed under the Mortgage Loan Originator Licensing Act. Disclosure is not required for entities exempt from licensure.

New Mexico State Specific Disclosures- Not Applicable

Disclosure	Initial Disclosures	At Approval	At Closing	Comments
Notice to Borrower	x			Disclosure required for high cost loans. MLS does not offer high cost loans, this disclosure is not applicable.
Net Tangible Benefit Worksheet		x		Optional disclosure. Net tangible benefit must be documented, but disclosure is not required to be sent to borrower.
Credit Counseling Certification			x	Disclosure required for high cost loans. MLS does not offer high cost loans, this disclosure is not applicable.

North Carolina State Specific Disclosures

Disclosure	Initial Disclosures	At Approval	At Closing	Comments
Rate Lock Agreement	x	x		Disclosed with all North Carolina loan files at the time of rate lock. The state does not have any specific requirements for the agreement.
Rate Spread Adjustable Rate Loan Disclosure	x			Disclosed with all adjustable rate North Carolina loan files.
Mortgage Broker Fee Disclosure	x			Disclosed with all North Carolina loan files.
Right to Choose Insurer	x			Disclosed with all North Carolina loan files.
Notice of Information and Examples of Amortization of Home Loans	x		x	Disclosed with all fixed rate North Carolina loan files less than \$300,000 no later than 3 business days after receipt of application.

North Carolina State Specific Disclosures- Not Applicable

Disclosure	Initial Disclosures	At Approval	At Closing	Comments
Notice of Right to Select Attorney	x			Disclosed with all North Carolina loan files when Attorney's Fees are excluded from points and fees testing. MLS requires these fees to be included in the testing, this disclosure is not applicable.
Disclosure of Loan Terms	x			Disclosure required for all reverse mortgages within 10 days of application and at least 20 days prior to closing. MLS does not offer reverse mortgages, this disclosure is not applicable.
Reverse Mortgage Shared Appreciation or Shared Value		x		Disclosure required for all reverse mortgages at least 14 days prior to closing. MLS does not offer reverse mortgages, this disclosure is not applicable.
Disclosure of Lender's Employee or Agent			x	Disclosure required for all reverse mortgages. MLS does not offer reverse mortgages, this disclosure is not applicable.

Ohio State Specific Disclosures

Disclosure	Initial Disclosures	At Approval	At Closing	Comments
Rate Lock Agreement	x	x		Disclosed with all Ohio loan files at the time of rate lock. The state does not have any specific requirements for the agreement.
Equal Credit Opportunity Notice	x			Disclosed with all Ohio loan files, must be provided at the time of application.
Ohio Homebuyer's Protection Act	x			Disclosed with all Ohio loan files. Signature not required from Borrower, disclosure is informational and does not need to be returned.
Ohio Acknowledgement of Receipt of Home Mortgage Loan Information Document	x			Disclosed with all Ohio loan files. Borrower will need to provide "Original" copy of disclosure. Acceptable if "Original" and "Customer" copy are both returned. Borrower to check which option is applicable to their loan. If they applied in person, they will place a check next to the first option. If the application was taken in any other method, the second option will be checked. Checkmarks or initials are acceptable in these spaces.
High Loan to Value Disclosure	x			Disclosure required for all Ohio loan files when the LTV is 90% or greater under the MLA license. Disclosure is not required for entities exempt from licensure.
Right to Choose Insurance Provider	x			Disclosure required when lender solicits hazard insurance in its own name. For entities that do not offer hazard insurance, this disclosure is not applicable.
Disclosure for Optional Credit Insurance	x			Disclosure required if credit life insurance is offered. For entities that do not offer credit insurance, this disclosure is not applicable.
Business Relationship Disclosure Notice	x			Disclosed with all Ohio loan files.
Mortgage Loan Origination Disclosure Statement	x			Disclosed with all Ohio loan files.
Mortgage Loan Origination Disclosure Statement Addendum	x			Disclosed with all Ohio loan files.
Notice of Change in Mortgage Terms		x		Disclosure required for all Ohio loans when fees increase by 10% or \$100, whichever is greater, or there is a material change to the loan. The disclosure must be issued to the borrower no later than 3 days following a change or 24 hours before closing, whichever is earlier.
Ohio Disclosure of Right Not to Close			x	Disclosed with all Ohio loan files. Disclosure must be placed on top of closing package.
Notice of Right to Cancel Optional Insurance			x	Disclosure required if credit life insurance is offered. For entities that do not offer credit insurance, this disclosure is not applicable.

Ohio State Specific Disclosures- Not Applicable

Disclosure	Initial Disclosures	At Approval	At Closing	Comments
N/A				

Oklahoma State Specific Disclosures

Disclosure	Initial Disclosures	At Approval	At Closing	Comments
Rate Lock Agreement	x	x		Disclosed with all Oklahoma loan files at the time of rate lock. The state does not have any specific requirements for the agreement.
Title Protection Notice	x			Disclosed with all Oklahoma purchase loans.
Oklahoma Right to Choose Insurance Provider	x			State-specific version only required if lender is collecting a charge for the insurance. For entities that do not charge fees for insurance, this disclosure is not applicable.

Oklahoma State Specific Disclosures- Not Applicable

Disclosure	Initial Disclosures	At Approval	At Closing	Comments
Notice to Borrower- Disclosures for Subsection 10 Mortgage Loans			x	Disclosure required for high cost loans. MLS does not offer high cost loans, this disclosure is not applicable.
Insurance Notice to Obligor			x	Disclosure required for high cost loans. MLS does not offer high cost loans, this disclosure is not applicable.

Oregon State Specific Disclosures

Disclosure	Initial Disclosures	At Approval	At Closing	Comments
Interest Rate Lock/ Float Agreement	x	x		Disclosed with all Oregon loan files. Disclosure must be reissued with each change to interest rate and/ or rate lock.
Escrow Account Option Notice	x			Disclosed with all Oregon loan files.
Addendum to Residential Mortgage Loan Application	x		x	Disclosed with all Oregon loan files.
Right to Choose Insurance Provider	x			Disclosed with all Oregon loan files.
Late Charge Notification	x			Disclosed with all Oregon loan files at or prior to closing.
Advance Fee Agreement	x			Disclosed with all Oregon loan files in which fees are collected from the borrower upfront.
Non-English Communications Disclosure	x			Disclosed with all Oregon loan files in which the disclosures are provided in a language other than English. This will not be typical.
Lender Placed Insurance Notice			x	Disclosed with all Oregon loan files.
Escrow Agent Notice			x	Disclosure must be provided by escrow agent, not the lender. Disclosure must be included with submission package.
Disclosure of Interest			x	Disclosure must be provided by escrow agent, not the lender. Disclosure must be included with submission package.

Oregon State Specific Disclosures- Not Applicable

Disclosure	Initial Disclosures	At Approval	At Closing	Comments
Out-Of-State Non-Affiliated Lender Disclosure	x			Disclosed with Oregon loan files in which the purchasing servicer will not be paying interest on escrow account. MLS does pay interest on funds held in escrow, this disclosure is not applicable.
Prepayment Penalty Disclosure			x	Disclosed with all Oregon loan files that have a prepayment penalty. MLS does not offer loan products with prepayment penalties, this disclosure is not applicable.

Pennsylvania State Specific Disclosures

Disclosure	Initial Disclosures	At Approval	At Closing	Comments
Rate Lock Agreement	x	x		Disclosed with all Pennsylvania loan files at the time of rate lock. The state does not have any specific requirements for the agreement.
Fee Disclosure	x			Disclosed with all Pennsylvania loan files under the Mortgage Licensing Act. Disclosure is not required for entities exempt from licensure.
Broker Fee Disclosure	x			Disclosed with all Pennsylvania loan files when a broker fee is being charged.
Choice of Insurance Notice			x	Disclosure required when borrower purchases property insurance through the lender. For entities that do not offer property insurance, this disclosure is not applicable.
Optional Insurance Disclosure			x	Disclosure required when borrower purchases property insurance through the lender. For entities that do not offer property insurance, this disclosure is not applicable.

Pennsylvania State Specific Disclosures- Not Applicable

Disclosure	Initial Disclosures	At Approval	At Closing	Comments
Adverse Implications Disclosure	x			Disclosure required for reverse mortgages. MLS does not offer reverse mortgages, this disclosure is not applicable.
Non-Borrower Spouse Disclosure	x			Disclosure required for reverse mortgages containing a non-borrowing spouse. MLS does not offer reverse mortgages, this disclosure is not applicable.
Notice to Borrower		x		Disclosure required to be provided at least 3 business days prior to closing for all high cost loan files. MLS does not offer high cost loans, this disclosure is not applicable.
Insurance Notice to Borrower		x	x	Disclosure required to be provided at or prior to closing for all high cost loan files when credit insurance is being purchased. MLS does not offer high cost loans, this disclosure is not applicable.

South Carolina State Specific Disclosures

Disclosure	Initial Disclosures	At Approval	At Closing	Comments
Rate Lock Agreement	x	x		Disclosed with all South Carolina loan files at the time of rate lock. The state does not have any specific requirements for the agreement.
Mortgage Broker Fee Agreement	x			Disclosed with all South Carolina loan files.
Regulatory Agency Disclosure	x			Disclosed with all South Carolina loan files.
Choice of Attorney and Insurance Agent Disclosure	x			Disclosed with all South Carolina loan files.
Right to Choose Insurance Provider	x			Disclosure required when a charge is being imposed on the borrower for hazard insurance provided by the lender. For entities that do not offer hazard insurance, this disclosure is not applicable.
Optional Insurance Disclosure	x			Disclosure required when a charge is being imposed on the borrower for credit insurance provided by the lender. For entities that do not offer credit insurance, this disclosure is not applicable.
Notice to Cosigner			x	Disclosed with all South Carolina loan files which have a cosigner.

South Carolina State Specific Disclosures- Not Applicable

Disclosure	Initial Disclosures	At Approval	At Closing	Comments
Approved High Cost Home Loan Counselors	x			Disclosure required for high cost loans. MLS does not offer high cost loans, this disclosure is not applicable.
Waiver of Appraisal Rights Following Foreclosure			x	Disclosed at closing if the borrower's rights to an appraisal following foreclosure are being waived. The borrower must receive written notification of this feature prior to closing. MLS does not allow this practice, this disclosure is not applicable.
High Cost Home Loan Counseling Certification			x	Disclosure required for high cost loans. MLS does not offer high cost loans, this disclosure is not applicable.

Tennessee State Specific Disclosures

Disclosure	Initial Disclosures	At Approval	At Closing	Comments
Rate Lock Agreement	x	x		Disclosed with all Tennessee loan files at the time of rate lock. The state does not have any specific requirements for the agreement.
Tennessee Title Insurance Disclosure	x			Disclosed with all Tennessee purchase and construction loan files.
Advanced Fee Collection Notice	x			Disclosed with Tennessee loan files in which the appraisal and/or credit report fees are collected from the borrower prior to closing.
Right to Choose Insurance Provider	x			Disclosure required when the lender or an affiliate offers hazard insurance. For entities that do not offer hazard insurance, this disclosure is not applicable.

Tennessee State Specific Disclosures- Not Applicable

Disclosure	Initial Disclosures	At Approval	At Closing	Comments
Notice to Borrower (45-20-103(16))	x			Disclosure required for high cost loans. MLS does not offer high cost loans, this disclosure is not applicable.
Notice to Borrower (45-13-206(c))	x			The information in this disclosure is covered by the Advanced Fee Collection Notice, the disclosure does not need to be included in the disclosure packages.

Utah State Specific Disclosures

Disclosure	Initial Disclosures	At Approval	At Closing	Comments
Rate Lock Agreement	x	x		Disclosed with all Utah loan files at the time of rate lock. The state does not have any specific requirements for the agreement.
Notice of Transfer of Servicing	x			Disclosed with all Utah loan files.
Advance Fee Disclosure	x			Disclosure required for all Utah loan files when fee is collected prior to closing.
Notice of Initial Servicer			x	Disclosed with all Utah loan files.

Utah State Specific Disclosures- Not Applicable

Disclosure	Initial Disclosures	At Approval	At Closing	Comments
Reverse Mortgage Application Disclosure	x			Disclosure required for reverse mortgage loan files. MLS does not offer reverse mortgages, this disclosure is not applicable.
Housing Counselor Disclosure	x			Disclosure required for reverse mortgage loan files. MLS does not offer reverse mortgages, this disclosure is not applicable.
Reverse Mortgage Projected Cost Disclosure	x			Disclosure required for reverse mortgage loan files. MLS does not offer reverse mortgages, this disclosure is not applicable.
Prepayment Penalty Disclosure (Subordinate Lien)	x			Disclosure required for second lien loan files with a prepayment penalty. MLS does not offer second lien loans or offer a prepayment penalty feature, this disclosure is not applicable.
High Cost Mortgage Disclosure			x	Disclosure required for high cost loan files. MLS does not offer high cost loans, this disclosure is not applicable.

Vermont State Specific Disclosures

Disclosure	Initial Disclosures	At Approval	At Closing	Comments
Rate Lock Agreement	x	x		Disclosed with all Vermont loan files at the time of rate lock. The state does not have any specific requirements for the agreement.
Addendum to Residential Mortgage Loan Application	x		x	Disclosed with all Vermont loan files.
Mortgage Broker Agreement	x			Disclosed with all Vermont loan files.
Anti-Coercion Insurance Disclosure	x			Disclosed with all Vermont loan files.
Interest Rate and Mortgage Originator Role Disclosure	x			Disclosed with all Vermont loan files.
Consumer Consent to Obtain Credit Report	x			Disclosed with all Vermont loan files.
Commitment Letter		x		Disclosed with all Vermont loan files at least 24 hours prior to closing.
Schedule of Loan Charges		x		Disclosed with all Vermont loan files at the time the initial Closing Disclosure is issued.
Disclosure of Terms			x	Disclosed with all Vermont loan files.
Cosigner Notice			x	Disclosed on Note with all Vermont loan files containing a cosigner.

Vermont State Specific Disclosures- Not Applicable

Disclosure	Initial Disclosures	At Approval	At Closing	Comments
High Rate, High Point Notice (Colored Paper)	x			Disclosed required for high cost loan files. MLS does not offer high cost loans, this disclosure is not applicable.
Demand Notice			x	Disclosure required when lender places a demand feature on a loan. MLS does not offer loans with a demand feature, this disclosure is not applicable.



State-Specific Disclosure Guide (Broker)



Virgin Islands Specific Disclosures

Disclosure	Initial Disclosures	At Approval	At Closing	Comments
Adverse Action Notice		x		Disclosure required to inform borrower of the estimated market value of the subject property used in the underwriting decision if the adverse action is based in whole or in part on the location or unimprovement of the property.
Escrow Account Disclosure			x	Disclosure required for files in which the borrower makes a down payment of 20% or more or for files with an LTV of 80% or less.

Virgin Islands Specific Disclosures- Not Applicable

Disclosure	Initial Disclosures	At Approval	At Closing	Comments
Dual Capacity Disclosure	x			Disclosure required when loan originator is also acting in the capacity of real estate broker for entities licensed under the Mortgage Lenders and Brokers Act. MLS does not allow loan originators to hold dual capacities in transactions.
Home Equity Loan Disclosure	x			Disclosure required for HELOC loans and second liens. MLS does not offer these loan types, this disclosure is not applicable.
Home Equity Loan Balloon Payment			x	Disclosure required for HELOC loans and second liens with a balloon payment. MLS does not offer these loan types, this disclosure is not applicable.

Virginia State Specific Disclosures

Disclosure	Initial Disclosures	At Approval	At Closing	Comments
Preapproval Disclosure	x			Disclosure required at the time of preapproval for in person notifications or within 3 business days of phone confirmation to the borrower that they have been preapproved for a mortgage if licensed under the Mortgage Lender and Broker Act. The Bank is exempt from this license, this disclosure is not applicable. Disclosure is not required for entities exempt from licensure.
Rate Lock Agreement	x	x		Disclosed with all Virginia loan files at the time of rate lock. The agreement must meet Virginia state requirements.
Mortgage Broker Agreement	x			Disclosed with all Virginia loan files.
First Mortgage Loan Application Disclosure	x			Disclosed with all Virginia primary residence loan files.
Choice of Settlement Agent	x			Disclosed with all Virginia purchase loan files.
Right to Choose Insurance Provider	x			Disclosure required when the lender offers property insurance. For entities that do not offer property insurance, this disclosure is not applicable.
Optional Insurance Disclosure	x			Disclosure required if credit property insurance or credit involuntary unemployment insurance is offered. For entities that do not offer these products, this disclosure is not applicable.
Elective Credit Involuntary Unemployment Insurance	x			Disclosure required if credit involuntary unemployment insurance is offered. For entities that do not offer credit involuntary unemployment insurance, this disclosure is not applicable.
Optional Insurance Disclosure for Single Premium Payment	x			Disclosure required if a borrower is given a contract which includes a single premium payment to be charged for credit property insurance or credit involuntary unemployment insurance. For entities that do not offer these products, this disclosure is not applicable.

Virginia State Specific Disclosures- Not Applicable

Disclosure	Initial Disclosures	At Approval	At Closing	Comments
Notice of Termination of Right to Cancel Real Estate Purchase Contract	x			Disclosure required following the acceptance of a purchase agreement and submitting a loan application if the lender looks to remove the borrower's ability to cancel their purchase agreement. MLS does not offer loans with this action, this disclosure is not applicable.
Dual Capacity Disclosure	x			Disclosure required when loan originator is also acting in the capacity of real estate broker. MLS does not allow loan originators to hold dual capacities in transactions.
Notice of Right to Copy of Appraisal	x			Disclosure required for loan files in which the borrower pays for an appraisal notifying them of the option to request a copy of their appraisal. MLS requires a copy of the appraisal report to be issued to all borrowers, this disclosure is not applicable.

Washington State Specific Disclosures

Disclosure	Initial Disclosures	At Approval	At Closing	Comments
Rate Lock Agreement	x	x		Disclosed with all Washington loan files at the time of rate lock. The state does not have any specific requirements for the agreement.
Addendum to Loan Application	x			Disclosed with all Washington loan files.
Funds Held in Trust Disclosure	x			Disclosed with all Washington loan files.
Right to Choose Insurance Provider	x			Disclosed with all Washington loan files.
Oral Agreement Notice			x	Disclosed with all Washington loan files.
Transfer of Servicing Notice			x	Disclosed with all Washington loan files.
Private Mortgage Insurance Disclosure			x	Disclosed with all Washington loan files containing private mortgage insurance.

Washington State Specific Disclosures- Not Applicable

Disclosure	Initial Disclosures	At Approval	At Closing	Comments
Disclosure Form	x			Disclosure required for all Washington loan files. TILA-RESPA disclosures meet guidelines for state. MLS requires TRID disclosures for all loan files, disclosure is not applicable.
Disclosure Summary	x			Disclosure required for all Washington loan files. TILA-RESPA disclosures meet guidelines for state. MLS requires TRID disclosures for all loan files, disclosure is not applicable.
Important Notice to Reverse Mortgage Loan Applicant	x			Disclosure required for reverse mortgages. MLS does not offer reverse mortgages, this disclosure is not applicable.
Dual Capacity Disclosure	x			Disclosure required when loan originator is also acting in the capacity of real estate broker. MLS does not allow loan originators to hold dual capacities in transactions.
Shared Appreciation Mortgage Disclosure	x			Disclosure required for shared appreciation loan files. MLS does not offer shared appreciation loans, this disclosure is not applicable.
Waiver of Property Valuation Documents			x	Disclosure required for loan files in which the borrower pays for an appraisal notifying them of the option to request a copy of their appraisal. MLS requires a copy of the appraisal report to be issued to all borrowers, this disclosure is not applicable.

West Virginia State Specific Disclosures

Disclosure	Initial Disclosures	At Approval	At Closing	Comments
Rate Lock Agreement	x	x		Disclosed with all West Virginia loan files at the time of rate lock. The state does not have any specific requirements for the agreement.
Right to Choose Insurance Provider	x			Disclosure required when the lender or an affiliate offers hazard insurance. For entities that do not offer hazard insurance, this disclosure is not applicable.
Tangible Net Benefit Worksheet		x		Disclosed with all West Virginia refinance loan files.
Supplemental Closing Disclosure			x	Disclosed with all West Virginia loan files.
Collateral Protection Insurance Notice			x	Disclosed with all West Virginia loan files.
Cosigner Notice			x	Disclosed with all West Virginia loan files containing a cosigner.

West Virginia State Specific Disclosures- Not Applicable

Disclosure	Initial Disclosures	At Approval	At Closing	Comments
Balloon Notice			x	Disclosure required for all loan files containing a balloon feature. MLS does not offer loans with a balloon payment, this disclosure is not applicable.

Wisconsin State Specific Disclosures

Disclosure	Initial Disclosures	At Approval	At Closing	Comments
Rate Lock Agreement	x	x		Disclosed with all Wisconsin loan files at the time of rate lock. The state does not have any specific requirements for the agreement.
Application Fee Disclosure	x	x		Disclosed with all Wisconsin loan files. Disclosure must be reissued if any POC fees are added following initial disclosure.
Marital Property Application Disclosure	x			Disclosed with all Wisconsin loan files.
Variable Rate Loan Disclosure	x			Disclosed with all Wisconsin ARM loan files.
Right to Choose Insurance Provider	x			Disclosed with all Wisconsin loan files.
Mortgage Broker Agreement	x			Disclosed with all Wisconsin loan files.
Consumer Disclosure Statement for Brokerage Services	x			Disclosed with all Wisconsin loan files.
Tax Escrow Option Election		x		Disclosed with all Conventional Wisconsin loan files with an escrow account prior to closing.
Marital or Family Purpose Statement			x	Disclosed with all Wisconsin loan files.
Borrower's Right to Cancel Insurance			x	Disclosure required when the lender issues any type of insurance product. For entities that do not offer insurance products, this disclosure is not applicable.

Wisconsin State Specific Disclosures- Not Applicable

Disclosure	Initial Disclosures	At Approval	At Closing	Comments
Line of Credit Disclosure	x			Disclosure required for all Wisconsin line of credit loan files. MLS does not offer lines of credit, this disclosure is not applicable.
Loan Product Choice Disclosure	x			Disclosure required for high cost loan files with a prepayment penalty. MSL does not offer high cost loans or offer a prepayment penalty option, this disclosure is not applicable.
Borrower Interest Worksheet		x		Disclosure required for high cost refinance loan files. MLS does not offer high cost loans, this disclosure is not applicable.
Notice to Obligors			x	Disclosure required for loan files with a cosigner. In place of this disclosure, the cosigner may be provided with copies of all loan documentation. MLS requires that all borrowers be provided with copies of their loan documentation, this disclosure is not applicable.
Precomputed Loan Law Statement			x	Disclosure required for loans falling under the Precomputed Loan Law. Compliance with TILA-RESPA meet the requirements for this disclosure. All loans offered by MLS fall under TILA-RESPA guidelines, this disclosure is not applicable.
Covered Loan Disclosure			x	Disclosure required for high cost loan files. MLS does not offer high cost loans, this disclosure is not applicable.

Wyoming State Specific Disclosures

Disclosure	Initial Disclosures	At Approval	At Closing	Comments
Rate Lock Agreement	x	x		Disclosed with all Wyoming loan files at the time of rate lock. The state does not have any specific requirements for the agreement.
Mortgage Broker Fee Disclosure Agreement	x			Disclosed with all Wyoming loan files.
Insurance Disclosure	x			Disclosed with all Wyoming loan files.
Optional Insurance Disclosure	x			Disclosure required if credit, life, accident or health insurance is offered. For entities that do not offer these products, this disclosure is not applicable.
Notice and Explanation of Mortgage Fee Increase		x		Disclosed at least three days prior to closing with all Wyoming changed circumstances in which lender fees are increased to the borrower. This disclosure is not required if the fee is based on a percentage of the loan amount and the increase is less than \$1000.

Wyoming State Specific Disclosures- Not Applicable

Disclosure	Initial Disclosures	At Approval	At Closing	Comments
Important Prepay Penalty Disclosure	x			Disclosure required for loan files containing a prepayment penalty. MLS does not offer a prepayment penalty feature, this disclosure is not applicable.