

Disclosure List

Highlight Codes:

Yellow – Not printing in a Non-TRID Package, Need to send when converted to TRID Application
(needs to be resent)

Blue – Disclosures based on product or loan parameters

BOLD -Disclosures that require an LO signature

Standard Initial Disclosures (all loans)

1003-URLA

Loan Estimate (LE)

Acknowledgement of Intent to Proceed

2015 Settlement Service Provider List

Notice Regarding Undisclosed Debt

IRS 4506T – Request for Transcript of Tax Return

Tax Payer Notice – Borrower Consent to the use of Tax Return Information

Borrower's Certification and Authorization

Appraisal Report Disclosure

Disclosure Notice (Occupancy Statement, Fair Credit Reporting Act, ECOA, Right to Financial Privacy Act, Information Disclosure Authorization, Anti-Coercion, Flood Insurance Notification, Consumer Handbook on Adjustable Rate Mortgages)

Credit Score Disclosure– except CA loans, state specific

Hazard Insurance Authorization, Requirements and Disclosure (General or State Specific)

Fair Credit Reporting Act

US Patriot Act Information Disclosure

Mortgage Fraud is Investigated by the FBI

Notice of Furnishing Negative Information

Credit Authorization

Loans Where Credit Score is Not Available (Only prints if no credit score not entered)

FACT Act Disclosure (Notice to the Home Loan Applicant-Credit Score Information Disclosure)

Homeownership Counseling Organization List

Homeownership Counseling Acknowledgement

Privacy Policy (General and State Specific) (FACTS, What does GSM do with your personal Information)

Important Information Regarding Wiring of Funds (Important – Protecting Your Personal Information)

Appraisal – Waiver of Three Day Delivery

COVID 19 Attestation on Credit

Additional Initial Standard Disclosures

Conventional Purchase

-Your Home Loan Tool Kit (excluding Investment)

FHA Purchase

-Your Home Tool Kit (Excluding Investment)

-HUD/VA Addendum to Uniform Residential Application (92900)

-FHA Identity of Interest Certification

-FHA Important Notice to Homebuyers

-FHA Informed Consumer Choice Disclosure Notice

-FHA Notice to Homeowner (Assumption of HUD/FHA Insured Mortgages)

-FHA For Your Protection: Get a Home Inspection

-Occupancy and Financial Statement

-No HUD Warranty

-Borrower's Contract with Respect to Hotel and Transient Use of Property (investment or more than 1 unit)

FHA Refinance

-HUD/VA Addendum to Uniform Residential Application (92900)

-FHA Important Notice to Homebuyers

-FHA Informed Consumer Choice Disclosure Notice

-FHA Notice to Homeowner (Assumption of HUD/FHA Insured Mortgages)

-Occupancy and Financial Statement

-Net Tangible Worksheet (Streamline only)

-Borrower's Contract with Respect to Hotel and Transient Use of Property (investment or more than 1 unit)

VA Purchase

-Your Home Loan Toolkit (excluding Investment)

-HUD/VA Addendum to Uniform Residential Application (26-1802a)

-VA Counseling Checklist for Military Homebuyers

-VA Request for a Certificate of Eligibility

-Rights of VA Borrowers VA 26-8978 (Important Notice)

-Verification of VA Benefits

-VA Questionnaire/Certification

VA Refinance**-HUD/VA Addendum to Uniform Residential Application (26-1802a)****-VA Counseling Checklist for Military Homebuyers**

- VA Request for a Certificate of Eligibility
- VA Questionnaire/Certification
- Rights of VA Borrowers VA 26-8978 (Important Notice)
- Verification of VA Benefits (26-8937)
- Net Tangible Benefit Disclosure (IRRRL Only)
- VA IRRRL Veteran's Statement & Certification (IRRRL only)
- VA Cash-Out Refinance Comparison Certification (Cash-Out Only)
- VA Cash-Out Refinance Home Equity Disclosure (Cash-Out only)
- PIW Form – (IRRRL Only)

USDA Purchase

- Your Home Loan Toolkit

**-RD3555-21/Request for Single Family Housing Moved from At App to 3 Day and
esignable**Loans w/PMI (Conventional)

- PMI Disclosure (Fixed, ARM, Lender Paid)
- Federal PMI Cancellation/Termination Data Sheet (Does not apply to Investment or Second Home)

ARM Product

- ARM Disclosure Statement
- Consumer Handbook on Adjustable-Rate Mortgages (excluding Investment)
- ARM Disclosure Possible Discontinuation of LIBOR

State Specific

Alabama

-AL Right to Select Insurance Provider Notice

Arizona

-AZ Anti-Coercion Insurance Disclosure

-AZ Advance Fee Agreement (Only prints if fee POC)

-AZ Dual Capacity Disclosure, if applies

California

-CA Addendum to Residential Mortgage Loan Application

-CA Advance Fee Agreement (Only prints if POC and paid to Lender)

-CA Statement of Interest Addendum

-CA Credit Score Disclosure

-CA Notice to Home Applicant (AKA Credit Score Information Disclosure)

-CA Earthquake Insurance Notice (Condo Projects)

-CA The Housing Financial Discrimination Act of 1977 (Was Notice to Home Loan Fair Lending Notice)

-CA Loan Impound Disclosure and Waiver

-CA Machine Copies Notice

-CA Disclosure Receipt

-CA Privacy Policy

-CA CCPA Notice

-CA Title Insurance Disclosure (Purchase ONLY)

-CA Hazard Insurance Authorization

-CA Voluntary Information for Government Monitoring Disclosure

-CA Department of Corporations Comparison of Sample Mortgage Features: Typical Mortgage Transactions (ARM ONLY)

Colorado

-CO First Lien Refinance Disclosure (Refi ONLY)

-CO Tangible Net Benefit Disclosure (Refi ONLY)

-CO Right to Choose an Insurance Provider

-CO Dual Status Disclosure, if applies

*Connecticut***-CT Lock-In Agreement (if locked prior to Initial Disclosure)**

- CT Hazard Insurance Authorization
- CT Legal Representation Notice
- CT Disclosure of No Interim Financing
- CT Private Mortgage Insurance Disclosure, if applies
- CT Non-Refundable Advance Fee Agreement (only prints if credit report is POC and paid to Lender)

*District of Columbia***-DC Financing Agreement**

- DC Mortgage Disclosure Form (ARM ONLY)
- DC Addendum to Residential Mortgage Loan Application
- DC Application Disclosure
- DC Escrow Disclosure (</= 80% LTV ONLY)
- DC Rate Lock Agreement (if locked prior to Initial Disclosure)**
- DC Right to Choose Insurance Provider

Florida

- FL Statement of Anti-Coercion
- FL Lock-In Agreement (if locked prior to Initial Disclosure)**

Hawaii

- HI Public Notice Regarding Foreclosure
- HI Right to Choose Insurance Provider

Illinois

- IL Advance Fee Agreement and Disclosure (Only prints if fee POC)**
- IL Rate Lock Fee Agreement (if locked prior to Initial Disclosure)**
- IL Addendum to Application
- IL Mortgage Escrow Account Act (Purchase ONLY, Conventional & USDA ONLY)
- IL Description of Required Exhibits and Documentation
- IL Borrower Information Document
- IL Right to Choose Title Insurance
- IL PMI Disclosure (Monthly PMI ONLY)
- IL Signed Documents Disclosure
- IL Appraisal Notice Disclosure

Indiana

- IN Notice to Borrower/Prospective Borrower Homeowner Protection Notice
- IN Right to Choose Insurance Provider

Iowa

- IA Anti-Coercion Insurance Disclosure
- IA Interest Reduction Fee Disclosure (If Discount Points are charged)

Kentucky

- KY Fair Housing
- KY Notice of Free Choice of Agent and Insurer

Louisiana

- LA Anti-Coercion Insurance Disclosure
- LA Application Fee Disclosure, if applies

Maine

- ME Insurance Disclosure
- ME Right to Choose Insurance Disclosure
- ME Notice of Consumer's Choice of Title Attorney
- ME Private Mortgage Insurance Disclosure, if applies
- ME Form REW-4 – Notification to Buyer(s) of withholding Tax Requirement (Purchase ONLY)

Maryland

- MD Right to Choose Insurance Provider
- MD Net Tangible Benefit Worksheet (Refi ONLY)
- MD Settlement Service/Right to Choose Attorney/Title Company Disclosure
- MD Escrow Account Waiver (if waiving escrows)
- MD Disclosure of Certain Mortgage Provisions (no Escrow and first lien ONLY, not to include > 4 units)
- MD First Time Homebuyer Statement (if FT borrower)
- MD Notice Right to Rescind
- MD Disclosure of Seller Paid Fees (If entered as seller paid ONLY)
- MD Important Notice Regarding Housing Counseling

Michigan

- Your Home Loan Toolkit (Purchase or refinance)
- MI Right to Choose Insurance Provider
- MI Rate Lock Agreement (if locked prior to Initial Disclosure)**

Minnesota

-MN Mortgage Originator/Advance Fee Agreement (Only prints if credit report is POC and paid to Lender)

-MN Non-Agency Disclosure

-MN Disclaimer of Loan Terms That Are Not Offers

-MN Rate Lock Agreement (if locked prior to Initial Disclosure)

-MN Right to Choose Insurance Provider

Mississippi

-MS Mortgage Originator Agreement

-MS Rate Lock Agreement (if locked prior to Initial Disclosure)

-MS Right to Choose an Insurance Provider

Missouri

-MO Processing Fee/Application Disclosure

-MO Brokerage Agreement and Disclosure

-MO Right to Choose Insurance Provider

-MO Rate Lock Fee Agreement (if locked prior to Initial Disclosure)

Nebraska

-NE Anti-Coercion Disclosure

New Jersey

-NJ Right to Choose Insurance Provider

-NJ Addendum to Application

-NJ Advance Fee Disclosure (Only prints if fee POC)

-NJ Right to Choose Own Attorney Disclosure

-NJ Delivery Service Fee Authorization

-NJ Certified Check/EFT Service Fee Authorization, if applies

-NJ Disclosure Form Estimated Settlement Service Fees

-NJ Secondary Mortgage Loan Notice of Attorney's Fees (2nd lien only)

-NJ Rate Lock Agreement (if locked prior to Initial Disclosure)

-NJ Attorney's Fees Disclosure

-NJ Release Fee Disclosure

New Mexico

-NM Advance Fee Agreement/Application Disclosure (Only prints if fee POC)

-NM Lock-In Agreement (if locked prior to Initial Disclosure)

-NM Freedom to Choose Insurance Co. and Insurance Professional

-NM Notice of Right to Select Attorney

Nevada

-NV Anti-Coercion Disclosure

-NV Advance Fee Agreement, if applies

-NV Addendum to Application

-NV Insurance Notice and Waiver replaced with the **NEW** Notification Regarding the Nevada Notice and Waiver

-NV Commercially Reasonable Means of Mechanism Worksheet*North Carolina*

-NC Property Insurance Disclosure

-NC Notice of Information and Examples of Amortization of Home Loans (<300,000)

-NC Notice of Rights to Select Attorney

North Dakota

-ND Anti-Coercion Disclosure

-ND Loan Disclosure Statement

-ND Money Broker Contract

-ND US Veterans Admin Notice (VA Only)

Ohio

-OH Homebuyer's Protection Act

-OH Acknowledgement of Receipt of Home Mortgage Loan Information

-OH Addendum to Application

-OH Automated Valuation Model Disclosure (If applicable)

-OH Right to Choose Insurance Provider

Oklahoma

-OK Right to Choose Insurance Provider

-OK Title Protection Notice (Purchase ONLY)

Oregon

- OR Non-Refundable Advance Fee Agreement (Only prints if credit report is POC)
- OR Rate Lock Agreement (float and lock)**
- OR Addendum to Application
- OR Right to Choose Insurance Provider
- OR Late Charge Notification
- OR Escrow Account Option Notice
- OR Out of State Non-Affiliated Lender Disclosure
- OR Statute of Fraud (Investment ONLY)

Pennsylvania

- PA Fee Disclosure/Application Disclosure of Refundable Fees
- PA Rate Lock Agreement (if locked prior to Initial Disclosure)**
- PA Property Insurance Disclosure

South Carolina

- SC Attorney/Insurance Preference Form
- SC Right to Choose Insurance Provider
- SC Regulatory Agency to Receive Borrower Complaints Disclosure (Primary only)

South Dakota

- SD Anti-Coercion Disclosure

Tennessee

- TN Right to Choose Insurance Provider
- TN Lock Agreement (if locked prior to Initial Disclosure)**
- TN Notice & Acknowledgement of Owners Title Ins. & Waiver of Title Ins. (Purchase only)

Texas

- TX Right to Choose Insurance Provider
- TX Mortgage Banker Disclosure
- TX Mortgage Banker Conditional Qualification Letter**
- TX Notice Concerning Extension of Credit (12 day) (Refi ONLY)
- TX Making an Informed Decision (Manufactured only)

Utah

- UT Advance Fee Disclosure (Only prints if credit report POC)
- UT Right to Choose Insurance Provider
- UT Loan Servicing Transfer Notice

Virginia

-VA Notice to Right to Copy of Appraisal

-VA First Mortgage Loan Application Disclosure

-VA Rate Lock Agreement (if locked prior to Initial Disclosure)

-VA Right to Choose Insurance Provider

-VA Choice of Settlement Agent (Purchase Only)

Washington

-WA Addendum to Application

-WA Rate Lock (float and lock)

-WA Funds Held in Trust (if applies, only required if fees collected in advance)

-WA Waiver of Residential Property Value Reports (Purchase only)

-WA Right to Choose Insurance Provider

West Virginia

-WV Insurance Disclosure

Wisconsin

-WI Marital Property Application Disclosure

-WI Application Fee Disclosure

-WI Variable Rate Loan Disclosure (ARM Only)

-WI Right to Choose Insurance Provider