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Consumer Purpose - Purchase

Federal Disclosures	Disclosures provided by PeirsonPatterson, LLP	1st Lien Purchase 1 - 4 Primary Residence	1st Lien Purchase 1 - 4 Second Home / Vacation	Subordinate Lien Purchase 1 - 4 Primary Residence	Subordinate Lien Purchase 1 - 4 Second Home / Vacation	Notes
At the time of Application						
Consumer Privacy Policy Notice (Lender specific)	N	✓	✓	✓	✓	i
TILA ARM Program Disclosure (Lender specific)	Y	✓	ii	✓	ii	ix
U.S. Patriot Act Notice	Y	✓	✓	✓	✓	ii
ECOA Notice of Intent to Apply for Joint Credit	N	✓	✓	✓	✓	iii
ECOA Notice of Federal Regulator	Y	✓	✓	✓	✓	ii
Within 3 Business days of Application						
Integrated Disclosure- Loan Estimate	Y	✓	✓	✓	✓	iv
Good Faith Estimate (GFE) – For Entity/Consumer	Y	✓	✓	✓	✓	v
Settlement Service Provider List	Y	✓	✓	✓	✓	vi
ECOA Appraisal Notice	Y	✓	✓			
FACT Act Notice to Home Loan Applicant	Y	✓	✓	✓	✓	vii
Anti-Coercion Insurance Notice/ FICPN	Y	✓	✓	✓	✓	viii
Home Ownership Counseling Notice	Y	✓	✓	✓	✓	
Your Home Loan Toolkit	Y	✓	✓			
TILA Charm Booklet	Y	✓	ii	✓	ii	ix
FBI Fraud Warning	Y	ii	ii	ii	ii	
Loan Options Disclosure (Anti-Steering)	Y	✓	✓	✓	✓	x
Before closing						
FACT Act Risk Based Pricing Notice	Y	✓	✓	✓	✓	xi
Notice of Special Flood Hazards	Y	✓	✓	✓	✓	xii
Lender Paid PMI Notice (if applicable)	Y	✓	✓			
3 Business days before closing						
TIL - High Cost / Sec 32 Disclosure	Y	✓		✓		xiii
Integrated Disclosure- Closing Disclosure	Y	✓	✓	✓	✓	xiv
At time of closing						
Fair Credit Reporting Act Notice Re: Negative Info.	Y	✓	✓	✓	✓	xv
HUD-I or HUD-IA – For Entity/Consumer	Y	✓	✓	✓	✓	xvi
Initial Escrow Statement (if escrows)	Y	✓	✓	✓	✓	
PMI Disclosure (Standard) (if applicable)	Y	✓	✓			
RESPA Notice of Transfer (if applicable)	Y	✓	✓	✓	✓	
Integrated Disclosure- Closing Disclosure	Y	✓	✓	✓	✓	xvii
Other information						
ECOA Adverse Action Notice	N	✓	✓	✓	✓	

Consumer Purpose - Refinance

Federal Disclosures	Disclosures provided by PeirsonPatterson, LLP	1st Lien Refinance- Rate/Term 1 - 4 Primary Residence	1st Lien Refinance Rate/Term 1 - 4 Second Home / Vacation	Subordinate Lien Refinance R/T 1 - 4 Primary Residence	Subordinate Lien Refinance R/T 1 - 4 Second Home / Vacation	Notes
At the time of Application						
Consumer Privacy Policy Notice (Lender specific)	N	✓	✓	✓	✓	i
TILA ARM Program Disclosure (Lender specific)	Y	✓	ii	✓	ii	ix
U.S. Patriot Act Notice	Y	✓	✓	✓	✓	ii
ECOA Notice of Intent to Apply for Joint Credit	N	✓	✓	✓	✓	iii
ECOA Notice of Federal Regulator	Y	✓	✓	✓	✓	ii
Within 3 Business days of Application						
Integrated Disclosure- Loan Estimate	Y	✓	✓	✓	✓	iv
Good Faith Estimate (GFE) – For Entity/Consumer	Y	✓	✓	✓	✓	v
Settlement Service Provider List	Y	✓	✓	✓	✓	vi
ECOA Appraisal Notice (if not using LE)	Y	✓	✓			
FACT Act Notice to Home Loan Applicant	Y	✓	✓	✓	✓	vii
Anti-Coercion Insurance Notice/ FICPN	Y	✓	✓	✓	✓	viii
Home Ownership Counseling Notice	Y	✓	✓	✓	✓	
TILA Charm Booklet	Y	✓	ii	✓	ii	ix
FBI Fraud Warning	Y	ii	ii	ii	ii	
Loan Options Disclosure (Anti-Steering)	Y	✓	✓	✓	✓	x
Before closing						
FACT Act Risk Based Pricing Notice	Y	✓	✓	✓	✓	xi
Notice of Special Flood Hazards	Y	✓	✓	✓	✓	xii
Lender Paid PMI Notice (if applicable)	Y	✓	✓			
3 Business days before closing						
TIL - High Cost / Sec 32 Disclosure	Y	✓		✓		xiii
Integrated Disclosure- Closing Disclosure	Y	✓	✓	✓	✓	xiv
At time of closing						
Right to Cancel Notice	Y	✓		✓		
Fair Credit Reporting Act Notice Re: Negative Info	Y	✓	✓	✓	✓	xv
HUD-I or HUD-IA – For Entity/Consumer	Y	✓	✓	✓	✓	xvi
Initial Escrow Statement (if escrows)	Y	✓	✓	✓	✓	
PMI Disclosure (Standard) (if applicable)	Y	✓	✓			
RESPA Notice of Transfer (if applicable)	Y	✓	✓	✓	✓	
Integrated Disclosure- Closing Disclosure	Y	✓	✓	✓	✓	xvii
Other information						
ECOA Adverse Action Notice	N	✓	✓	✓	✓	

Consumer Purpose – Texas Home Equity (50(a)(6)) and Cash-out

Federal Disclosures	Disclosures provided by PeirsonPatterson, LLP	1st Lien Texas Home Equity 1 - 4 Primary Residence	1st Lien Refinance Cash-out 1 - 4 Second Home / Vacation	Sub. Lien TX Home Equity 1 - 4 Primary Residence	Subordinate Lien Cash-out 1 - 4 Second Home / Vacation	Notes
At the time of Application						
Consumer Privacy Policy Notice (Lender specific)	N	✓	✓	✓	✓	i
TILA ARM Program Disclosure (Lender specific)	Y	✓	ii	✓	ii	ix
U.S. Patriot Act Notice	Y	✓	✓	✓	✓	ii
ECOA Notice of Intent to Apply for Joint Credit	N	✓	✓	✓	✓	iii
ECOA Notice of Federal Regulator	Y	✓	✓	✓	✓	ii
Within 3 Business days of Application						
Integrated Disclosure- Loan Estimate	Y	✓	✓	✓	✓	iv
Good Faith Estimate (GFE) – For Entity/Consumer	Y	✓	✓	✓	✓	v
Settlement Service Provider List	Y	✓	✓	✓	✓	
ECOA Appraisal Notice (if not using LE)	Y	✓	✓			
FACT Act Notice to Home Loan Applicant	Y	✓	✓	✓	✓	vii
Anti-Coercion Insurance Notice/ FICPN	Y	✓	✓	✓	✓	
Home Ownership Counseling Notice	Y	✓	✓	✓	✓	
TILA Charm Booklet	Y	✓		✓		ix
FBI Fraud Warning	Y	ii	ii	ii	ii	
Loan Options Disclosure (Anti-Steering)	Y	✓	✓	✓	✓	x
Before closing						
FACT Act Risk Based Pricing Notice	Y	✓	✓	✓	✓	xi
Notice of Special Flood Hazards	Y	✓	✓	✓	✓	xii, xviii
Lender Paid PMI Notice (if applicable)	Y	✓	✓			
3 Business days before closing						
TIL - High Cost / Sec 32 Disclosure	Y	✓		✓		xiii
Integrated Disclosure- Closing Disclosure	Y	✓	✓	✓	✓	xiv
At time of closing						
Right to Cancel Notice	Y	✓		✓		
Fair Credit Reporting Act Notice Re: Negative Info	Y	✓	✓	✓	✓	xv
HUD-I or HUD-IA – For Entity/Consumer	Y	✓	✓	✓	✓	xvi
Initial Escrow Statement (if escrows)	Y	✓	✓	✓	✓	
PMI Disclosure (Standard) (if applicable)	Y	✓	✓			
RESPA Notice of Transfer (if applicable)	Y	✓	✓	✓	✓	
Integrated Disclosure- Closing Disclosure	Y	✓	✓	✓	✓	xvii
Other information						
ECOA Adverse Action Notice	N	✓	✓	✓	✓	

Consumer Purpose - Construction

Federal Disclosures	Disclosures provided by PeirsonPatterson, LLP	1st Lien Construction - One Time Close 1 - 4 (Consumer) Primary Residence	1st Lien Construction - Temporary Consumer (Different Lender for Perm)	1st Lien Construction - Temporary Consumer (Same Lender for Perm)	Subordinate Lien Construction - Temp 1 - 4 Primary Residence	Notes
At the time of Application						
Consumer Privacy Policy Notice (Lender specific)	N	✓	✓	✓	✓	i
TILA ARM Program Disclosure (Lender specific)	Y	✓	xix	xix	xix	
U.S. Patriot Act Notice	Y	✓	✓	✓	✓	ii
ECOA Notice of Intent to Apply for Joint Credit	N	✓	✓	✓	✓	iii
ECOA Notice of Federal Regulator	Y	✓	✓	✓	✓	ii
Within 3 Business days of Application						
Integrated Disclosure- Loan Estimate	Y	✓	✓	✓	✓	iv
Good Faith Estimate (GFE) – For Entity/Consumer	Y	✓		✓	✓	v
Settlement Service Provider List	Y	✓	✓	✓	✓	vi
ECOA Appraisal Notice (if not using LE)	Y	✓	✓	✓	✓	
FACT Act Notice to Home Loan Applicant	Y	✓	✓	✓	✓	vii
Anti-Coercion Insurance Notice/ FICPN	Y	✓	✓	✓	✓	viii
Home Ownership Counseling Notice	Y	✓	✓	✓	✓	
Your Home Loan Toolkit	Y	✓	✓	✓		
TILA Charm Booklet	Y	✓	xix	xix	xix	ix
FBI Fraud Warning	Y	ii	ii	ii	ii	
Loan Options Disclosure (Anti-Steering)	Y	✓	✓	✓	✓	x
Before closing						
FACT Act Risk Based Pricing Notice	Y	✓	✓	✓	✓	xi
Notice of Special Flood Hazards	Y	✓	✓	✓	✓	xii
Lender Paid PMI Notice (if applicable)	Y	✓				
3 Business days before closing						
TIL - High Cost / Sec 32 Disclosure	Y	✓				xiii
Integrated Disclosure- Closing Disclosure	Y	✓	✓	✓	✓	xiv
At time of closing						
Right to Cancel Notice	Y	xx	xx	xx	xx	
Fair Credit Reporting Act Notice Re: Negative Info	Y	✓	✓	✓	✓	xv
HUD-I or HUD-IA – For Entity/Consumer	Y	✓		✓	✓	xvi
Initial Escrow Statement (if escrows)	Y	✓	✓			
PMI Disclosure (Standard) (if applicable)	Y	✓		✓		
RESPA Notice of Transfer (if applicable)	Y	✓				
Integrated Disclosure- Closing Disclosure	Y	✓	✓	✓	✓	xvii
Other information						
ECOA Adverse Action Notice	N	✓	✓	✓	✓	

Consumer Purpose - Construction II

Federal Disclosures	Disclosures provided by PeirsonPatterson, LLP	1st Lien Construction -w/ Partial Teardown Consumer (Purchase Plus)	1st Lien Construction - Comp Teardown Consumer (Purchase Plus)	1st Lien Construction -Comp Teardown Consumer (Refi Plus-with existing liens)	Home Improvement Subordinate Lien	Notes
At the time of Application						
Consumer Privacy Policy Notice (Lender specific)	N	✓	✓	✓	✓	i
TILA ARM Program Disclosure (Lender specific)	Y	✓	✓	✓	xix	
U.S. Patriot Act Notice	Y	✓	✓	✓	✓	ii
ECOA Notice of Intent to Apply for Joint Credit	N	✓	✓	✓	✓	iii
ECOA Notice of Federal Regulator	Y	✓	✓	✓	✓	ii
Within 3 Business days of Application						
Integrated Disclosure- Loan Estimate	Y	✓	✓	✓	✓	iv
Good Faith Estimate (GFE) – For Entity/Consumer	Y	✓	✓	✓	✓	v
Settlement Service Provider List	Y	✓	✓	✓	✓	vi
ECOA Appraisal Notice (if not using LE)	Y	✓	✓	✓	xxi	
FACT Act Notice to Home Loan Applicant	Y	✓	✓	✓	✓	vii
Anti-Coercion Insurance Notice/ FICPN	Y	✓	✓	✓	✓	viii
Home Ownership Counseling Notice	Y	✓	✓	✓	✓	
Your Home Loan Toolkit	Y	✓	✓			
TILA Charm Booklet	Y	✓	✓	✓	xix	
FBI Fraud Warning	Y	ii	ii	ii	ii	
Loan Options Disclosure (Anti-Steering)	Y	✓	✓	✓	✓	x
Before closing						
FACT Act Risk Based Pricing Notice	Y	✓	✓	✓	✓	xi
Notice of Special Flood Hazards	Y	✓	✓	✓	✓	xii
3 Business days before closing						
TIL - High Cost / Sec 32 Disclosure	Y	✓	✓	✓	✓	xiii
Integrated Disclosure- Closing Disclosure	Y	✓	✓	✓	✓	xiv
At time of closing						
Right to Cancel Notice	Y			✓	✓	
Fair Credit Reporting Act Notice Re: Negative Info	Y	✓	✓	✓	✓	xv
HUD-I or HUD-IA – For Entity/Consumer	Y				✓	xvi
RESPA Notice of Transfer (if applicable)	Y	✓	✓	✓		
Integrated Disclosure- Closing Disclosure	Y	✓	✓	✓	✓	xvii
Other information						
ECOA Adverse Action Notice	N	✓	✓	✓	✓	

Consumer Purpose – Misc. Closed-End and Open-End-HELOC

Federal Disclosures	Disclosures provided by PeirsonPatterson, LLP	Lot Loan (i)- No additional funds	Bridge Loan	Property Tax Lien Transfer	HELOC - 1st Lien	HELOC - 2nd Lien	Notes
At the time of Application							
Consumer Privacy Policy Notice (Lender specific)	N	✓	✓	✓	✓	✓	i
TILA ARM Program Disclosure (Lender specific)	Y		xix	xix			ix
TILA HELOC Disclosure (Lender specific)	Y				✓	✓	
U.S. Patriot Act Notice	Y	✓	✓	✓	✓	✓	ii
ECOA Notice of Intent to Apply for Joint Credit	N	✓	✓	✓	✓	✓	iii
ECOA Notice of Federal Regulator	Y	✓	✓	✓	✓	✓	ii
Within 3 Business days of Application							
Integrated Disclosure- Loan Estimate	Y	✓	✓	✓			iv
Good Faith Estimate (GFE) – For Entity/Consumer	Y						v
Settlement Service Provider List	Y	✓	✓	✓			vi
ECOA Appraisal Notice (if not using LE)	Y		xxi	xxi	✓		
FACT Act Notice to Home Loan Applicant	Y		✓	✓	✓	✓	vii
Anti-Coercion Insurance Notice/ FICPN	Y	✓	✓	✓	✓	✓	viii
Home Ownership Counseling Notice	Y		✓	✓	✓	✓	
HELOC Brochure	Y				✓	✓	
Your Home Loan Toolkit	Y		✓				
TILA Charm Booklet	Y		ix	ix			ix
FBI Fraud Warning	Y	ii	ii	ii	ii	ii	
Loan Options Disclosure (Anti-Steering)	Y	✓	✓	✓			x
Before closing							
FACT Act Risk Based Pricing Notice	Y	✓	✓	✓	✓	✓	xi
Notice of Special Flood Hazards	Y	xviii	✓	✓	✓	✓	xii
Lender Paid PMI Notice (if applicable)	Y				✓		
3 Business days before closing							
TIL - High Cost / Sec 32 Disclosure	Y		✓	✓	✓	✓	xiii
Integrated Disclosure- Closing Disclosure	Y	✓	✓	✓			xiv
At time of closing							
Right to Cancel Notice	Y		✓	✓	✓	✓	
Fair Credit Reporting Act Notice Re: Negative Info	Y	✓	✓	✓	✓	✓	xv
HUD-I or HUD-IA – For Entity/Consumer	Y			✓	✓	✓	xvi
Initial Escrow Statement (if escrows)	Y		✓		✓		
PMI Disclosure (Standard) (if applicable)	Y				✓		
RESPA Notice of Transfer (if applicable)	Y			✓			
Integrated Disclosure- Closing Disclosure	Y	✓	✓	✓			xvii
Other information							
ECOA Adverse Action Notice	N	✓	✓	✓	✓	✓	

Business Purpose

Federal Disclosures <u>(If an Investor is involved, refer to Investor requirements)</u>	Disclosures provided by PeirsonPatterson, LLP	1st Lien Construction - To Builder 1 - 4 Business Purpose	1st Lien Purchase 1 - 4 Business Purpose / Rental	1st Lien Refinance 1 - 4 Business Purpose / Rental	1st Lien Refinance- Cash-out 1 - 4 Business Purpose / Rental	Notes
At the time of Application						
Consumer Privacy Policy Notice (Lender specific)	N					
TILA ARM Program Disclosure (Lender specific)	Y					
TILA HELOC Disclosure (Lender specific)	Y					
U.S. Patriot Act Notice	Y	✓	✓	✓	✓	ii
ECOA Notice of Intent to Apply for Joint Credit	N	✓	✓	✓	✓	iii
ECOA Notice of Federal Regulator	Y	✓	✓	✓	✓	ii
Within 3 Business days of Application						
Integrated Disclosure- Loan Estimate	Y					
Good Faith Estimate (GFE) – For Entity/Consumer	Y					
Settlement Service Provider List	Y					
ECOA Appraisal Notice (if not using LE)	Y	✓	✓	✓	✓	
FACT Act Notice to Home Loan Applicant	Y					
Anti-Coercion Insurance Notice/ FICPN	Y					
TILA Charm Booklet	Y					
FBI Fraud Warning	Y	ii	ii	ii	ii	
Loan Options Disclosure (Anti-Steering)	Y					
Before closing						
FACT Act Risk Based Pricing Notice	Y					
Notice of Special Flood Hazards	Y	✓	✓	✓	✓	xii
Lender Paid PMI Notice (if applicable)	Y					
3 Business days before closing						
TIL - High Cost / Sec 32 Disclosure	Y					
Integrated Disclosure- Closing Disclosure	Y					
At time of closing						
Right to Cancel Notice	Y					
Fair Credit Reporting Act Notice Re: Negative Info	Y					
HUD-I or HUD-IA – For Entity/Consumer	Y					
Initial Escrow Statement (if escrows)	Y					
PMI Disclosure (Standard) (if applicable)	Y					
RESPA Notice of Transfer (if applicable)	Y					
Integrated Disclosure- Closing Disclosure	Y					
Other information						
ECOA Adverse Action Notice	N	✓	✓	✓	✓	

Modifications

Federal Disclosures	Disclosures provided by PeirsonPatterson, LLP	Modification-Standard (Extend Maturity/Lower Rate)	Modification-Cost Overruns Home Improvement Construction	Modification- Cost Overruns Initial Const.	Modification-Increased Interest Rate	Modification-Adding ARM
At the time of Application						
Consumer Privacy Policy Notice (Lender specific)	N					
TILA ARM Program Disclosure (Lender specific)	Y					✓
TILA HELOC Disclosure (Lender specific)	Y					
U.S. Patriot Act Notice	Y					
ECOA Notice of Intent to Apply for Joint Credit	N		✓	✓		
ECOA Notice of Federal Regulator	Y					
Within 3 Business days of Application						
Integrated Disclosure- Loan Estimate	Y					✓
Good Faith Estimate (GFE) – For Entity/Consumer	Y					
Settlement Service Provider List	Y					✓
ECOA Appraisal Notice (if not using LE)	Y					
FACT Act Notice to Home Loan Applicant	Y					
Anti-Coercion Insurance Notice/ FICPN	Y					
Your Home Loan Toolkit	Y					
TILA Charm Booklet	Y					
FBI Fraud Warning	Y					
Loan Options Disclosure (Anti-Steering)	Y					
Before closing						
FACT Act Risk Based Pricing Notice	Y					
Notice of Special Flood Hazards	Y	✓	✓	✓	✓	✓
Lender Paid PMI Notice (if applicable)	Y					
3 Business days before closing						
TIL - High Cost / Sec 32 Disclosure	Y					✓
Integrated Disclosure- Closing Disclosure	Y					✓
At time of closing						
Right to Cancel Notice	Y		✓			
Fair Credit Reporting Act Notice Re: Negative Info	Y					
HUD-I or HUD-IA – For Entity/Consumer	Y					
Initial Escrow Statement (if escrows)	Y					
PMI Disclosure (Standard) (if applicable)	Y					
RESPA Notice of Transfer (if applicable)	Y					
Integrated Disclosure- Closing Disclosure	Y					✓
Other information						
ECOA Adverse Action Notice	N					

Texas Disclosures - Part I

State Disclosures	Disclosures provided by PeirsonPatterson, LLP	Standard						TX Home Equity				Construction			
		1st Lien Purchase 1 - 4 Primary Residence & 2nd Home	1st Lien Refinance - No Cash Out 1 - 4 Primary Residence & 2nd Home	1st Lien Refinance of Texas Home Equity 1 - 4 Primary Residence	Subordinate Lien Purchase 1 - 4 Primary Residence & 2nd Home	Subordinate Lien Refinance 1 - 4 Primary Residence & 2nd Home	Subordinate Lien Refinance of Texas Home Equity - 1 - 4 Primary Residence	Texas Home Equity 1st Lien	Texas Home Equity Subordinate Lien	HELOC - 1st Lien	HELOC - 2nd Lien	1st Lien Construction - One Time Closing 1 - 4 (Consumer) Primary Residence	1st Lien Construction - Temporary Consumer	Subordinate Lien Construction - Temporary 1 - 4 Primary Residence	Home Improvement Subordinate Lien
Texas															
At Application															
Texas Consumer Complaint Process Notice xxii	Y	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Residential Construction Contract Disclosure xxiii	N										✓	✓	✓	✓	
Texas Notice Concerning Refinance of Existing Home Equity Loan to Non-Home Equity Loan	Y			✓			✓								
At Least 12 Days Prior to Closing															
Texas Home Equity Notice Concerning Extensions of Credit	Y							✓	✓	✓	✓				
3 Days After Application															
Insurance Notice to Applicant (Single premium Offer) xxiv xxv	N	✓	✓	✓	✓	✓	✓				✓	✓	✓	✓	
At Closing															
Residential Construction Contract Disclosure xxiii	N										✓	✓	✓	✓	
Texas Collateral Protection Insurance Notice xxvi	Y	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Affidavit Acknowledging that Refinance of Home Equity Loan Complies with Texas Constitution, Article XVI, Section 50(f)(2) Requirements xxvii	Y			✓			✓								
Texas Notice of Penalties for Making False or Misleading Written Statements (9-01-07) xxviii	Y	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	

Texas Disclosures - Part II

	Disclosures provided by PeirsonPatterson, LLP	Business			Misc.		
		1st Lien Purchase (g) 1 - 4 Business Purpose / Rental Property	1st Lien Refinance (g) 1 - 4 Business Purpose / Rental Property	Business Purpose Loans 1-4 Family No Cash Out	Lot Loan (i) Doesn't include any other funds.	Property Tax Lien Transfer	Bridge Loan
State Disclosures							
Texas							
At Application							
Texas Consumer Complaint Process Notice xxii	Y				✓	xxix	✓
Residential Construction Contract Disclosure xxiii	N			✓			
At Least 12 Days Prior to Closing							
Texas Home Equity Notice Concerning Extensions of Credit 3 Days After Application	Y			xxx			
Insurance Notice to Applicant (Single premium Offer) xxiv xxv	N						
At Closing							
Residential Construction Contract Disclosure xxiii	N			✓			
Texas Collateral Protection Insurance Notice xxvi	Y	✓	✓			✓	✓
Texas Notice of Penalties for Making False or Misleading Written Statements (9-01-07) xxviii	Y			✓		✓	✓

End Notes

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- ⁱ Before share w/non-affiliate, but not later than loan contract (§1016.4(a))
- ⁱⁱ Investors may require this on all transactions, even without Federal or State requirement
- ⁱⁱⁱ If two or more apply for a loan. Can be at the top of the application or on a separate form (§1002.7(d)(1)-3)
- ^{iv} Must receive Loan Estimate before any fees, with exception of a Credit Report are collected. Includes the ECOA Appraisal Notice, and RESPA Servicing Disclosure Exempt only if Reverse, HELOC, or Chattel (personal property) (§1026.19(e))
- ^v Entity borrowers with consumer purpose are exempt from TILA, however, not exempt from RESPA
- ^{vi} If the consumer is allowed to shop for services (§1026.19(e)(1)(vi))
- ^{vii} If the creditor uses a consumer credit score (1022.72-73(a))
- ^{viii} This disclosure is required by State law in some jurisdictions
- ^{ix} For Adjustable Rate Mortgages only (§1026.20(c))
- ^x If the originator will receive greater compensation from the creditor in the transaction, than in other transaction originator offered or could have offered to the consumer. (§1026.36(e))
- ^{xi} Only if loan pricing is dependent on any information contained in a Credit Report (§1022.72(a))
- ^{xii} Delivered at a reasonable time before closing and only if the property is in a SFHA
- ^{xiii} If Points & Fees exceed 5% of total loan amount (or §1026.32 dollar amount, adjusted); or, APR exceeds 6.5% (first)/8.5% (sub) over APOR. Section 32 disclosures required 3 days prior to consummation and proof of Homeownership Counseling Certification prior to closing (§1026.32/§1026.34(a)(5))
- ^{xiv} Borrower must have in their possession Closing Disclosure at least 3 days before closing. If last disclosed Closing Disclosure APR is out of tolerance by 1/8% or ¼% from final Closing Disclosure an additional 3 days is required. Some investors require redisclosure even if final Closing Disclosure APR is lower - some only if final Closing Disclosure APR is higher. Know your investor.
- ^{xv} May be provided at closing, or when negative credit is reported
- ^{xvi} Settlement Agent prepares
- ^{xvii} Required if initial closing disclosure becomes inaccurate Investors may require delivery at closing regardless. (§1026.19(f)(2))
- ^{xviii} If existing improvements are present
- ^{xix} Term of 12 months or less is exempt. Applicable only if term is over 12 months. (1026.20(c))
- ^{xx} May be required by State Law, if existing improvements are present and/or homestead
- ^{xxi} If 1st Lien
- ^{xxii} Requires a bank, foreign bank, bank holding company, or trust company that is chartered, licensed, or registered by the Texas Department of Banking under the Finance Code – RE: How to file complaint when Privacy Policy notice is given to consumer - Title 7 TAC, Sect. 11.37 effective 9-8-16
- ^{xxiii} Given by Builder before contract is executed and again by Lender before date of closing
- ^{xxiv} If Texas property and single premium credit insurance is offered.
- ^{xxv} Not applicable to TX 50(a)(6)/Texas Home Equity as such insurance would be considered "Additional Collateral"
- ^{xxvi} If Texas property, and lender requires borrower to pay for collateral protection insurance post-closing when insurance not escrowed
- ^{xxvii} Not required by state or regulation; however, required by secondary market investors. Specifically used as confirmation that four conditions of Texas 50(f)(2) refinance have been met.
- ^{xxviii} All owner occupied or intent to occupy residential property loans
- ^{xxix} At Closing
- ^{xxx} If a loan is a cash out on a TEXAS primary homestead, all 50(a)(6) forms and 50(a)(6) rules must be used and followed even for a business loan because lender cannot control how the funds will be used. It is always considered a personal loan for family, household or personal use. Business loans are exempt from most regulations, including RESPA and TILA, including the primary home, except for above.