

State Specific Consumer Mortgage Disclosures- California

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Disclosures						Purchase				Refinance				Misc		State Law Citation	Notes
	Initial Disclosures	Prior to Closing	At Closing	Disclosures provided by PPDocs, Inc.	PPDocs, Inc. Number	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	1st Lien Refinance 1 - 4 Primary Residence	1st Lien Refinance 1 - 4 Second Home / Vacation	Subordinate Lien Refinance 1 - 4 Primary Residence	Subordinate Lien Refinance 1 - 4 Second Home / Vacation	HELOCs	Lot Loans/Bare Ground		
State																	
California Addendum to Loan Application (Married Applicant) (If not using a 1003 application or if an investor requirement)	Y	Y	N	Y	4857	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	CA Civil Code Section 1812.30(j)	
Domestic Partnership Addendum to Application	Y	N	Y	Y	2062	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	CA Family Code Section 297.5	
Notice Regarding Earthquake Insurance (Condominiums Only)	Y	Y	Y	Y	6492	✓	✓	✓	✓	✓	✓	✓	✓	✓		CA Insurance Code Section 10087.5(c); CA Civil Code Section 2955.1	
CA Consumer Caution an Homeownership Counseling Notice (CA High Cost Loans Only -12 days prior to consummation)	Y	Y		Y	4939	✓		✓		✓		✓				CA Financial Code Section 4973(k)(1) amended by 2014 AB2742	
California Commitment Agreement (Licensed Lenders Only - Only if fees are collected upfront)	N	Y	N	Y	4863	✓	✓	✓	✓	✓	✓	✓	✓			CA Financial Code Section 50203(a)(4)	
Hazard Insurance Disclosure (Provide before note or security instrument are signed)	N	Y	Y	Y	6474	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	CA Civil Code Section 2955.5 (a) and (b)	

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Mortgage Loan Disclosure Statement (Non-Traditional Mortgage products only)	Y	N	N	Y	5479	✓	✓	✓	✓	✓	✓	✓	✓			CA Title 10 CCR Section 2842 and CA Bus & Prof Code Sections 10240 and 10241	
CA Impound Account Disclosure/Waiver	Y	Y	Y	Y	6600	✓		✓		✓		✓		✓		CA Civil Code Section 2954	
Borrower's Acknowledgement of TRID Disclosures (Loan Brokers only if signature or not obtained on LE and CD)	Y	N	N	Y	3130	✓	✓	✓	✓	✓	✓	✓	✓		✓	California Code, Business and Professions Code - BPC § 10240	
Anti-Coercion Notice (If lender solicits the sale of insurance)	Y	Y	Y	Y	4000	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	CA Insurance Code Section 762(b)	
California Notice of Right to Receive Copy of Appraisal Report (Non-TRID loans only)	Y	Y	N	Y	5058			✓	✓			✓	✓			CA Bus & Prof Code Section 11423	
Per Diem Interest Disclosure (If request for recording made more than one day prior to proceeds disbursed on transaction not closing in escrow)	N	N	Y	Y	3638/2672	✓	✓	✓	✓	✓	✓	✓	✓	✓		CA Civil Code Section 2948.5(2)	

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California Fair Lending Notice for Residential Mortgage Lenders	Y	N	N	Y	4950	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	CA Health & Safety Code Section 35830; CA Title 21 CCR Section 7114]	
California Home Equity Loan Disclosure (if Home Equity) (Not required if early HELOC disclosure is delivered)	Y	N	N	Y	1082									✓		CA Civil Code Section 2971	
California Owner's Title Insurance Notice (Only in purchase transaction in which no owner's title policy is purchased)	Y	N	Y	Y	2046	✓	✓	✓	✓						✓	CA Civil Code Section 1057.6	
CA Notice to Co-Signer (Only if co-signer is not married to the borrower)	N	N	Y	Y	6495	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	CA Civil Code Section 1799.91(a)	