

State Specific Consumer Mortgage Disclosures- California

| Disclosures | Initial Disclosures | Prior to Closing | At Closing | Disclosures provided by PeirsonPatterson | PPDocs Number | Purchase | | | | Refinance | | | | Misc | | State Law Citation | Notes |
|---|---------------------|------------------|------------|--|---------------|---|--|---|--|--|---|--|---|--------|-----------------------|--|-------|
| | | | | | | 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) | Y | Y | N | Y | 4857 | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | CA Civil Code 1812.30(j) | |
| Domestic Partnership Addendum to Application | Y | N | Y | Y | 2062 | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | CA Family Code Section 297.5 | |
| Notice Regarding Earthquake Insurance (Condo) | 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 | N | Y | Y | 4939 | ✓ | | ✓ | | ✓ | | ✓ | | | | CA Financial Code Section 4973(k)(1) amended by 2014 AB2742 | |
| California Commitment Agreement (Only if fees are collected upfront) | Y | N | Y | Y | 4863 | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | | | CA Financial Code Section 50203(a)(4) | |
| Hazard Insurance Disclosure | N | Y | N | Y | 6474 | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | CA Civil Code Section 2955.5 (a) and (b) | |
| Mortgage Loan Disclosure Statement | Y | N | N | Y | 5479 | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | | CA Title 10 CCR Section 2842 and CA Bus & Prof Code Sections 10240 and 10241 | |
| CA Impound Account Disclosure | N | N | Y | Y | 4967 | ✓ | | ✓ | | ✓ | | ✓ | | ✓ | | Cal. Civ. Code §2954 | |
| CA Impound Account Disclosure/Waiver | Y | Y | Y | Y | 6600 | ✓ | | ✓ | | ✓ | | ✓ | | ✓ | | CA Civil Code Section 2954 | |
| Borrower's Acknowledgement of TRID Disclosures | Y | N | N | Y | 3130 | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | | ✓ | California Code, Business and Professions Code - BPC § 10240 | |
| California Balloon Disclosure | N | N | N | Y | 9595 | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | | ✓ | CA Civil Code Section 2924i | |

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|---|---------------------|------------------|------------|--|---------------|--|---|--|---|---|--|---|--|--------|-----------------------|--|-------|
| Anti-Coercion Notice | Y | Y | Y | Y | 4000 | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | | CA Insurance Code Section 762(b) | |
| California Notice of Right to Receive Copy of Appraisal Report | Y | Y | N | Y | 5058 | | | ✓ | ✓ | | | ✓ | ✓ | | | CA Bus & Prof Code Section 11423 | |
| Per Diem Interest Disclosure | N | N | Y | Y | 3638 | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | | CA Civil Code Section 2948.5(2) | |
| California Fair Lending Notice for Residential Mortgage Lenders | Y | N | N | Y | 4950 | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | CA Health & Safety Code Section 35830; CA Title 21 CCR Section 71141 | |
| California Home Equity Loan Disclosure (if Home Equity) | Y | N | N | Y | 1082 | | | | | ✓ | ✓ | ✓ | ✓ | ✓ | | Cal. Civ. Code §2971 | |
| California Owner's Title Insurance Notice | Y | N | Y | Y | 2046 | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | CA Civil Code Section 1057.6 | |
| CA Notice to Co-Signer | N | N | Y | Y | 6495 | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | CA Civil Code Section 1799.91(a) | |