

Disclaimer: The material below is for general informational purposes only and not for the purpose of providing legal advice. Anyone reviewing the below material should contact his or her own attorney to obtain legal advice with respect to any particular transaction, issue, or problem. The material below is designed for use by state or federal financial institutions. State licensed lenders or brokers should consult alternate reference materials. Use or review of the below materials does not create an attorney-client relationship between PPDocs, Inc. and the user or reviewer.

State Specific Consumer Mortgage Disclosures - Colorado

Disclosures	Initial Disclosures	Prior to Closing	At Closing	Disclosures provided by PPDocs, Inc.	PPDocs, Inc. 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																	
Consumer Caution Notice (High Cost) (At least three business days prior to closing)	N	Y	N	Y	7436	✓		✓		✓		✓		✓		CO Rev Stat § 5-3.5-103(1)(a)(I)	
Right to Choose Insurance Provider (When lender solicits the sale of property insurance)	Y	Y	N	Y	2113	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Colo. Rev. Stat. § 5-2-202(3)(a)	
Payment Disclosure-Daily accrual only (Simple interest loans only) (At or before closing)	N	Y	Y	Y	1646	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	CO Rev Stat § 5-3-106(1)	
Notice to Cosigner or Guarantor (At or before closing)	N	Y	Y	Y	3498	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	CO Rev Stat § 5-3-105	
Refinance Disclosure (Refinance of existing 1 st lien purchase with additional cash back)	N	N	Y	Y	7220					✓	✓					Colo. Rev. Stat. §§ 5-1-301(26)(a)(II)(c)	

Disclaimer: The material below is for general informational purposes only and not for the purpose of providing legal advice. Anyone reviewing the below material should contact his or her own attorney to obtain legal advice with respect to any particular transaction, issue, or problem. The material below is designed for use by state or federal financial institutions. State licensed lenders or brokers should consult alternate reference materials. Use or review of the below materials does not create an attorney-client relationship between PPDocs, Inc. and the user or reviewer.

State Specific Consumer Mortgage Disclosures - Colorado

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																	
Balloon Disclosure (Balloon Payment - Applicable only if no Purchase Money or initial construction funds are being refinanced, regardless of whether additional funds are being advanced)	N	N	Y	Y	7445	✓	✓	✓	✓	✓	✓	✓	✓	✓		CO Rev Stat Section 5-3-208	
Loan Product Choice (High cost with prepayment penalty)	N	N	Y	N	N/A	✓		✓		✓		✓		✓		CO Rev Stat Section 5-3.5-102(1)(g)(C)(III)	
Tangible Net Benefit Disclosure (Mortgage Lender Only) (At application and if benefit changes prior to closing)	Y	Y	N	Y	5478					✓	✓	✓	✓	✓		CO Rev. State. § 12-61-904.5(1)(a)	