

## State Specific Consumer Mortgage Disclosures – District of Columbia

Disclaimer: The material below is for general informational purposes only and is not intended to be a substitute for professional compliance assistance. Anyone reviewing the below information should contact his or her own compliance professionals to obtain advice with respect to any issues or questions related to a particular transaction. The material below is designed for use by state or federal financial institutions. State licensed lenders or brokers should consult alternate reference materials.

Disclosures	Notes	Applicability		Delivery Timing			PPDocs		Purchase				Refinance				Misc.		State Law Citation
		Financial Institutions	State Licensed Lender or Broker	Initial Disclosures	Prior to Closing	At Closing	Provided by PPDocs, Inc.	Doc. ID 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	
Civil Union Addendum to Loan Application	1	Y	Y	N	N	N	Y	9422		✓		✓		✓		✓	✓	DC Code Ann Sections 15-502, 32-701, 32-702	
Disclosure of Loan Originator's License Number	2	N	Y	N	N	N	N	N/A	✓	✓	✓	✓	✓	✓	✓	✓		D.C. Mun. Regs. tit. 26C, §1103.1	
Disclosure of Dual Capacity	3	N	Y	N	N	N	N	N/A	✓	✓	✓	✓						D.C. Code Ann. §26-1114(b)(3)(A)	
Non-Conventional Mortgage Disclosure Form	4	N	Y	N	N	N	N	N/A	✓	✓	✓	✓	✓	✓	✓	✓		D.C. Code Ann. §26-1113(a-1)	
Right to Choose Insurance Provider	5	Y	Y	Y	N	N	Y	5191	✓	✓	✓	✓	✓	✓	✓	✓		D.C. Code Ann. §31-2231.20(c)	

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Optional Insurance Request Form	6	Y	Y	Y	N	N	N	N/A	✓	✓	✓	✓	✓	✓	✓	✓	✓		D.C. Code Ann. §28-3311(a)
Confirmation of Intent to Contribute to Covered Loan Payments, Taxes, and Insurance	7	Y	Y	Y	N	N	N	N/A	✓	✓	✓	✓	✓	✓	✓	✓	✓		D.C. Code Ann. §26-1152.02(a)
Financing Agreement	8	N	Y	Y	N	N	N	N/A	✓	✓	✓	✓	✓	✓	✓	✓	✓		

**Notes:**

1. Must be delivered with the application form (if 1003 effective 03/21 is not used) at the time of application for applicants in a registered domestic partnership.
2. A mortgage loan originator shall disclose the mortgage loan originator's license number to all clients and residential mortgage loan applicants in writing at the time a fee is paid or a mortgage loan application is accepted.
3. Purchase loans only if parties are acting in the capacity of both a real estate broker/agent/salesperson and a mortgage broker or affiliated person has received or will received compensation or a thing of value from the lender, borrower, seller, or any other person.

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4. Must be provided within 3 business days of an application for a non-conventional mortgage loan. A "non-conventional mortgage loan" is defined as any mortgage loan that is not a fixed-rate mortgage loan with an amortization period of 30 years or less.
5. This notice must be provided if an additional charge is made by the lender for insurance written in connection with a loan against loss of or damage to property or against liability (i.e., the lender is also selling hazard insurance).
6. Disclosure must be signed or initial in order to exclude credit insurance premiums from the definition of "interest" if loan involves the purchase of credit life, accident, health, or loss-of-income insurance.
7. Must be provided if a borrower, who did not previously own or reside in the property, is added to a High-Cost Loan transaction when the occupying borrower's income at the time of application does not exceed 120% of the median family income.
8. Must be provided within 10 business days after the date of completion of the loan application. If the financing agreement is not final, a commitment letter must be provided at least 72 hours prior to settlement.