

## State Specific Consumer Mortgage Disclosures - Florida

Disclosures						Purchase				Refinance				Misc		State Law Citation	Notes
	Initial Disclosures	Prior to Closing	At Closing	Disclosures provided by PeirsonPatterson	PPDocs 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		
<b>State</b>																	
Statement of Anti-Coercion (Prior to any formal loan application or payment of any application fees or costs)	Y	N	N	Y	2075	✓	✓	✓	✓	✓	✓	✓	✓	✓			Fla. Admin. Code Ann. Rule §69B-124.013
Disclosure of Conflicting Interest (If lender/broker/loan originator has conflicting interest in transaction)	Y	N	N	Y	1146	✓	✓	✓	✓	✓	✓	✓	✓	✓			Fla. Stat. Ann. §494.0023
Notice to Purchaser-Mortgagor (By title company or lender regarding lender's title insurance)	N	N	Y	Y	7431	✓											Fla. Stat. Ann. §627.798
Insurance Disclosure (If lender requires hazard or flood insurance)	Y	N	N	Y	5464	✓	✓	✓	✓	✓	✓	✓	✓	✓			Fla. Stat. Ann. §626.9551(2)(c)
Credit Life Insurance Disclosure (If credit life insurance is sold by the lender)	Y	N	N	Y	7360	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		Fla. Stat. Ann. §627.679(1)(c)
Clean Credit and Credit Report Security Freeze Notice (If consumer credit report used for transaction)	Y	N	N	Y	1148	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		Fla. Stat. Ann. §501.005
Rate Lock Agreement (Not required, but must meet certain requirements if provided)	N	Y	N	Y	1149	✓	✓	✓	✓	✓	✓	✓	✓	✓			Fla. Stat. Ann. §494.0069