

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.

State Specific Consumer Mortgage Disclosures - Florida

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																	
Statement of Anti-Coercion (Prior to any formal loan application or payment of any application fees or costs)	N	N	N	Y	2075	✓	✓	✓	✓	✓	✓	✓	✓	✓		Fla. Admin. Code Ann. Rule §69B-124.013	
Disclosure of Conflicting Interest (If licensee has conflicting interest in transaction) (Licensed Lenders Only)	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)(a)	
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)	
Rate Lock Agreement (Not required, but must meet certain requirements if provided by licensee) (Licensed Lenders Only)	N	Y	N	Y	1149	✓	✓	✓	✓	✓	✓	✓	✓	✓		Fla. Stat. Ann. §494.0069	