

State Specific Consumer Mortgage Disclosures - Hawaii

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 | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | HI Rev Code Sections 572B-1, 572B-9, 572B-11 |
| Borrower's Right to Choose Insurer | 2 | Y | Y | Y | Y | N | Y | 4000 | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | HI Rev Code Section 431-13-104(c) |
| Public Information Notice | N/A | Y | Y | Y | N | N | Y | 9421 | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | HI Rev Code Section 667-41(b) |

Notes:

1. Optional by lender at application if not using a FNMA 1003 version effective 1/2021.
2. Only required if TRID disclosure are not being provided and hazard insurance coverage is a condition of the loan.