

## State Specific Consumer Mortgage Disclosures – Maryland

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	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			
<b>State</b>																		
Notice of Right to Rescind (Prior to Application, if Residential Property Disclosure not provided on existing home)	N	N	N	Y	5356	✓	✓										Md. Real Property Code Ann. § 10-702(h)(2)(i)	
Notice of Right to Rescind (After Application, if Residential Property Disclosure not provided on existing home)	Y	N	N	Y	5355	✓	✓										Md. Real Property Code Ann. § 10-702(h)(2)(ii)	
Right to Choose Attorney or Title Insurance Company (Within 3 days of application if lender requires employment of particular attorney or title insurance company) (Licensed Lenders only after 01/01/19)	Y	N	N	Y	2082	✓				✓				✓			Md. Code Ann. Comm. Law § 12-119(b)	

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Disclosure of Certain Mortgage Loan Provisions (Balloon/Escrow Account Waived/Arbitration) (Delivered within 10 business days after the application and if information changes on disclosure, must provide a final set at least 72 hours before settlement) (Licensed Lenders only after 01/01/19)	Y	Y	Y	Y	2635	✓	✓	✓	✓	✓	✓	✓	✓	✓	Md. Regs. Code tit. 09, §03.10.03 (If mortgage loan contains a provision that includes a balloon payment, waives escrows, or includes mandatory binding arbitration)
Disclosure of Fees to be Paid by Seller (If the loan the borrower applies for won't be made unless a party other than the borrower pays certain fees) (Licensed Lenders Only)	Y	N	N	Y	5353	✓	✓	✓	✓	✓	✓	✓	✓	✓	Md. Regs. Code tit. 09, §03.06.09(C)
Financing Agreement (non-TRID) (Provide within 10 days after loan application completed) (Licensed Lenders only after 01/01/19)	Y	N	N	Y	5352	✓				✓				✓	Md. Code Ann. Comm. Law §§ 12-125(b), 12-922(b), 12-1022(b)
Important Notice Regarding Housing Counseling (If lender not otherwise required to provide under federal law) (Licensed Lenders only after 01/01/19)	Y	N	N	Y	5351	✓	✓			✓	✓			✓	Md. Code Ann. Comm. Law § 12-1303
Commitment Letter (non-TRID) (Provide at least 72 hours prior to settlement if Financing Agreement wasn't final) (Licensed Lenders only after 01/01/19)	N	Y	N	Y	5387	✓				✓				✓	Md. Code Ann. Comm. Law §§ 12-125(c), 12-922(c), 12-1022(c)
Commitment Letter Waiver (non-TRID) (Provide if Financing Agreement doesn't contain final figures and Commitment Letter not provided 72 hours prior to settlement – does not negate requirement for Commitment Letter at closing) (Licensed Lenders only after 01/01/19)	N	N	Y	Y	5357	✓				✓				✓	Md. Code Ann. Comm. Law §§ 12-125(c), 12-922(c), 12-1022(c)

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License Information/Affidavit (Provide with security instrument for recording if name and licensee number of the mortgage lender and originator are not included otherwise) (Licensed Lenders Only)	N	N	Y	Y	1915	✓	✓	✓	✓	✓	✓	✓	✓	✓	Md. Code Ann. Real Prop. § 3-104.1(b), Md. Regs. Code tit. 09, §§03.06.07(D), 03.11.02
Statement of Attorney's Fee (Provide at or prior to settlement if lender requires borrower to pay for services by lender's attorney in amount more than \$100)(Licensed Lenders only after 01/01/19)	N	Y	Y	Y	4022	✓		✓		✓		✓		✓	Md. Code Ann. Comm. Law § 12-120(b)
Wet Settlement/Net Proceeds Authorization (Provide if borrower wishes lender to deliver net proceeds)	N	N	Y	Y	5110	✓	✓							✓	Md. Real Property Code Ann. § 4-106(b)(1)
Acknowledgement of Delivery – Closed End Credit (For delivery of note) (Licensed Lenders only after 01/01/19)	N	N	Y	Y	5143	✓	✓	✓	✓	✓	✓	✓	✓	✓	Md. Code Ann. Comm. Law § 12-1013.2(c)
Acknowledgement of Delivery – Revolving Credit Plan (For delivery of note) (Licensed Lenders only after 01/01/19)	N	N	Y	Y	3955									✓	Md. Code Ann. Comm. Law § 12-913.2(c)
Affidavit of Refinancing Exemption (State tax exemption)	N	N	Y	Y	5429					✓	✓	✓	✓		Md. Code Ann. Tax Property §12-108(g)(3)
First Time Homebuyer Affidavit (County exemption for recordation and local transfer tax)	N	N	Y	Y	5359	✓	✓								Md. Code Ann. Tax Property §12-103(b)(3)(i)
Net Tangible Benefit Worksheet (Required for any refinance) (Licensed Lenders Only)	N	N	Y	Y	5360					✓	✓	✓	✓	✓	Md. Regs. Code tit. 09, §03.06.20