

State Specific Consumer Mortgage Disclosures - Michigan

Disclosuresp	Initial Disclosures	Prior to Closing	At Closing	Disclosures provided by PeirsonPatterson	PPDocs 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																	
Right to Choose Insurance Provider (If required insurance available through the lender or affiliate)	Y	Y	Y	Y	2086	✓	✓	✓	✓	✓	✓	✓	✓	✓		Mich. Comp. Laws Ann. §500.1243	
Rate Lock Agreement (If lender required to be licensed or registered in Michigan assesses or accepts a rate lock fee)	Y	Y	N	Y	5675	✓	✓			✓	✓					Mich. Comp. Laws Ann. §445.1673	