

## State Specific Consumer Mortgage Disclosures – Michigan

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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>																	
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(16)	
Rate Lock Agreement (If licensee assesses or accepts a rate lock fee)	Y	Y	N	Y	5675	✓	✓			✓	✓			✓		Mich. Comp. Laws Ann. §445.1673(2)	