

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 | | |
| 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(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) | |