

State Specific Consumer Mortgage Disclosures - Ohio

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| 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 | |
| Equal Credit Opportunity Notice | 1 | Y | Y | N | N | N | Y | 4424 | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | Ohio Rev. Code Ann. §4112.021(B)(g) |
| Acknowledgement of Receipt of Home Mortgage Loan Information Document | 1 | Y | Y | Y | N | N | Y | 7250 | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | Ohio Rev. Code Ann. §1345.05(G) |
| Homebuyers' Protection Act Informational Document | 2 | Y | Y | Y | N | N | Y | 9593 | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | Ohio Admin. Code §109:4-3-29 |
| Covered Loan Disclosure | 3 | Y | Y | Y | N | N | Y | 9081 | ✓ | | ✓ | | ✓ | | ✓ | | ✓ | ✓ | Ohio Rev. Code Ann. §1349.26 |
| Right to Choose Insurance Provider | 4 | Y | Y | Y | N | N | Y | 8025 | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | Ohio Rev. Code Ann. §3901.211(C) |
| Insurance Disclosures | 5 | Y | N | Y | N | N | Y | 9080 | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | Ohio Rev. Code Ann. §3901.211(D) |

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| Disclosure for Optional Credit Insurance | 6 | Y | Y | N | N | Y | Y | 4425 | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | Ohio Admin. Code §3901-1-14(D)(3) |
| Disclosure of Right Not to Close | 7 | Y | Y | N | N | Y | Y | 2506 | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | Ohio Admin. Code §109:4-3-23(B) |
| Verification of Pre-Purchase Counseling and Acknowledgement of Risk | 3 | Y | Y | Y | N | N | Y | 4412 | ✓ | | ✓ | | ✓ | | ✓ | | ✓ | | Ohio Rev. Code Ann. §1349.27(J) |
| Notice of Right to Cancel Optional Insurance | 8 | Y | Y | Y | N | N | Y | 9082 | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | Ohio Admin. Code §1301:8-3-17(B) |

Notes:

1. To be provided at application
2. To be provided with Doc ID 7250 at application.

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3. High-cost Home Loan
4. To be provided if creditor also solicits insurance.
5. To be provided if creditor is a depository institution that solicits, sells, advertises, or offers insurance.
6. To be provided only if creditor offers credit insurance.
7. To be executed by the consumer before any other closing documents are signed.
8. To be provided if creditor furnishes or places credit insurance on the loan on behalf of the borrower at borrower's expense.