

State Specific Consumer Mortgage Disclosures - Ohio

Disclosures	Initial Disclosures	Prior to Closing	At Closing	Disclosures provided by Peirson/Patterson	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																	
Acknowledgment of Receipt of Home Mortgage Loan Informational Document (At application if applied in person, within 5 business days of loan application otherwise)	Y	N	N	Y	7250	✓	✓	✓	✓	✓	✓	✓	✓	✓		OH Revised Code Section 1345.05(G)	
Disclosure of Right Not to Close (To be signed before any other document at closing)	N	N	Y	Y	2506	✓	✓	✓	✓	✓	✓	✓	✓	✓		OH Revised Code Section 1345.031(B)(8)	
Notice of Escrow of Taxes & Regular Monthly Payment (Not earlier than 3 business days or later than 24 hours prior to closing)	N	Y	N	Y	9599	✓	✓	✓	✓	✓	✓	✓	✓	✓		OH Revised Code Section 1321.592	
Financing of Credit Insurance Disclosure (At application and closing if credit insurance is purchased and financed)	Y	N	Y	Y	9078	✓	✓	✓	✓	✓	✓	✓	✓	✓		OH Revised Code Section 1345.031(B)(8)	
High Loan to Value Disclosure (if LTV higher than 90%, prior to closing)	Y	Y	N	Y	9458 (Lender) or 9596 (Broker)	✓	✓	✓	✓	✓	✓	✓	✓	✓		OH Revised Code Section 1321.592(B)	
Ohio Homebuyers' Protection Act Informational Document (At application if applied in person, within 5 business days of loan application otherwise)	Y	N	N	Y	9593	✓	✓	✓	✓	✓	✓	✓	✓	✓		OH Admin. Code 109:4-3-29	

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State																	
Ohio Verification of Prepurchase Counseling (Prior to close for covered loans if borrower's total monthly debt, including amounts owed under the loan, exceed 50% of the borrower's monthly gross income)	Y	Y	N	Y	4412	✓		✓		✓		✓		✓			OH Revised Code Section 1349.27(K)
Right to Choose Insurance Provider (If lender also solicits for hazard insurance)	Y	N	N	Y	8025	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		OH Revised Code Section 3901.211(C)
Equal Credit Opportunity Notice (All loans)	Y	N	N	Y	9079	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		OH Revised Code Section 4112.021(B)
Insurance Disclosures (For depository institutions, prior to the sale of insurance if the insurance is solicited, sold, advertised, or offered)	Y	Y	N	Y	9080	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		OH Revised Code Section 3901.211(D)
Covered Loan Disclosure (At least 3 business days prior to closing of covered loan)	N	Y	N	Y	9081	✓		✓		✓		✓		✓			OH Revised Code Section 1349.26
Notice of Right to Cancel Optional Insurance (Upon receipt of an application for credit insurance, and at time loan is made)	Y	N	Y	Y	9082	✓	✓	✓	✓	✓	✓	✓	✓	✓			OH Admin. Code Section 1301:8-3-17(B)