

Disclaimer: The material below is for general informational purposes only, and is not intended to be a substitute for professional compliance assistance. Anyone reviewing the below information should contact his or her own compliance professionals to obtain advice with respect to any issues or questions related to a particular transaction. The material below is designed for use by state or federal financial institutions. State licensed lenders or brokers should consult alternate reference materials.

### State Specific Consumer Mortgage Disclosures - Ohio

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>																	
Acknowledgment of Receipt of Home Mortgage Loan Informational Document (At application if applied in person, within 5 business days of loan application otherwise) (Mortgage broker or lender only)	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) (Mortgage broker or lender only)	N	N	Y	Y	2506	✓	✓	✓	✓	✓	✓	✓	✓	✓		OH Revised Code Section 1345.031(B)(8)	
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(B)	
Verification of Pre-purchase 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) (Ohio High Cost Loan Only)	Y	Y	N	Y	4412	✓		✓		✓		✓		✓		OH Revised Code Section 1349.27(J)(1)	
Right to Choose Insurance Provider (If lender also solicits for hazard insurance)	Y	N	N	Y	8025	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	OH Revised Code Section 3901.211(C)(1)	

Disclaimer: The material below is for general informational purposes only, and is not intended to be a substitute for professional compliance assistance. Anyone reviewing the below information should contact his or her own compliance professionals to obtain advice with respect to any issues or questions related to a particular transaction. The material below is designed for use by state or federal financial institutions. State licensed lenders or brokers should consult alternate reference materials.

### State Specific Consumer Mortgage Disclosures - Ohio

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>																	
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)(1)	
Covered Loan Disclosure (At least 3 business days prior to closing of covered loan) (Non-TILA loans)	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)	