

State Specific Consumer Mortgage Disclosures - Oregon

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.

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	
Security Protection Notice	1	Y	Y	Y	N	N	Y	5257	✓	✓	✓	✓	✓	✓	✓			Or. Rev. Stat. §86.255	
Choice of Insurance Disclosure	2	Y	Y	Y	N	N	Y	5393	✓	✓	✓	✓	✓	✓	✓	✓		Or. Rev. Stat. §746.215(2)	
Advance Fee Agreement	3	Y	Y	Y	N	N	Y	5371	✓	✓	✓	✓	✓	✓	✓	✓	✓	Or. Admin. Rules 441-875-0030(8)	
Late Charge Notification	4	Y	Y	N	N	Y	Y	5396	✓		✓		✓		✓	✓		Or. Rev. Stat. §86.165(3)	
Prepayment Penalty Disclosure	5	Y	Y	N	N	Y	Y	4428	✓	✓	✓	✓	✓	✓	✓	✓	✓	Or. Rev. Stat. §82.160(1)	
Escrow Agent Notice	6	Y	Y	N	N	Y	Y	4427	✓	✓	✓	✓	✓	✓	✓	✓	✓	Or. Rev. Stat. §9.160(6)	

Notes:

1. Provide if escrows not required, but are optional.

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2. Provide if homeowners insurance required.
3. If lender required prepayment of services for loan closing.
4. If late charge is not referenced on note or mortgage.
5. If prepayment penalty present.
6. To be presented before any other loan documents are signed.