

## State Specific Consumer Mortgage Disclosures - Oregon

Disclosures						Purchase				Refinance				Misc		State Law Citation	Notes
	Initial Disclosures	Prior to Closing	At Closing	Disclosures provided by PeirsonPatterson	PPDocs 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		
<b>State</b>																	
Oregon Fee Agreement (At the time of collecting advance fees)				Y	5371	✓	✓	✓	✓	✓	✓	✓	✓	✓			OR Admin Rules 441-875-0030(9) and 441-875-0040(6)(c) (mortgage banker or mortgage broker only)
Oregon Insurance Notice (Application) (at the time of soliciting the sale of insurance)				Y	5393	✓	✓	✓	✓	✓	✓	✓	✓	✓			OR Rev Stat Section 746.215
Oregon Insurance Notice (at the time of soliciting the sale of insurance)				Y	6874												OR Rev Stat Section 746.217
Oregon Insurance Notice (Closing) (If borrower is required to maintain hazard insurance)			Y	Y	2459	✓	✓	✓	✓	✓	✓	✓	✓	✓			OR Rev Stat Section 746.201
Oregon Escrow Account Statement (Voluntary escrow accounts Only)			Y	Y	5257	✓	✓			✓	✓						OR Rev Stat Section 86.255
Escrow Account Statement (For Loans to be Sold Within One Year To Out-of-State Purchasers)			Y	Y	5264	✓	✓			✓	✓						OR Rev Stat Section 86.270

## State Specific Consumer Mortgage Disclosures - Oregon

Disclosures	Initial Disclosures	Prior to Closing	At Closing	Disclosures provided by PeirsonPatterson	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		
Late Charge Notice (If late charges exceed 5% or 15 days)			Y	Y	5396	✓	✓	✓	✓	✓	✓	✓	✓		OR Rev Stat Section 86.180 ( Does not apply to loans insured, guaranteed or purchased by an instrumentality of the federal government)		
Notice of No Oral Agreements			Y	Y	2622	✓	✓	✓	✓	✓	✓	✓	✓		OR Rev. Stat. Section 41.580 (Non-Consumer Loans Only)		