

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 - Oregon

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>																	
Fee Agreement (At the time of collecting advance fees) (Licensee only)	Y	Y	N	Y	5371	✓	✓	✓	✓	✓	✓	✓	✓	✓		OR Admin Rules 441-875-0030(9) and 441-875-0040(6)(c)	
Insurance Notice (If lender offers insurance for personal, family or household purposes) (Depository Institution)	Y	N	N	Y	5393	✓	✓	✓	✓	✓	✓	✓	✓	✓		OR Rev Stat Section 746.215(2)	
Insurance Notice (If insurance is sold by the creditor to the consumer) (Depository Institution)	N	Y	N	Y	6874	✓	✓	✓	✓	✓	✓	✓	✓	✓		OR Rev Stat Section 746.217(1)	
Insurance Notice (Closing) (If borrower is required to maintain hazard insurance) (Depository Institution)	N	N	Y	Y	2459	✓	✓	✓	✓	✓	✓	✓	✓	✓		OR Rev Stat Section 746.201(1)	

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Escrow Account Statement (Voluntary escrow accounts Only)	Y	N	N	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	N	N	Y	5264	✓		✓		✓		✓				OR Rev Stat Section 86.270	
Notice of No Oral Agreements	N	N	Y	Y	2622	✓	✓	✓	✓	✓	✓	✓	✓	✓		OR Rev. Stat. Section 41.580 (Non-Consumer Loans Only)	
Prepayment Penalty Disclosure	N	N	Y	N	N	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	OR Admin. Rules 441-870-0040 and OR Rev. Stat. Section 82.160(1)	