

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 – South Carolina

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		
State																	
Borrower Complaints	Y	N	N	Y	9430	✓		✓		✓		✓		✓		SC Code Section 37-23-70(d)	
Borrower's Preference – Attorney and Insurance Agent	Y	N	N	Y	6292	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	SC Code Section 37-10-102(a)	
Notice to Cosigner (Only if natural person is a cosigner or guarantor on the transaction)	N	Y	Y	Y	7768	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	SC Code Section 37-3-303(1)	
Optional Insurance Disclosure (Must be provided to each borrower separately if optional insurance is purchased in connection with a loan)	Y	N	N	N	N/A			✓	✓			✓	✓	✓	✓	SC Code Section 37-3-202(2)(b)	
Right to Choose Insurance Provider (If additional charge made for insurance)	Y	N	N	N	N/A			✓	✓			✓	✓	✓	✓	SC Code Section 37-3-202(2)(a)	