

State Specific Consumer Mortgage Disclosures – Tennessee

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	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																		
Tennessee Application Disclosure (At time of collecting any fee prior to Closing) (Licensed mortgage lenders)	Y	Y	N	Y	5344	✓		✓									TN Code Section 45-13-206(c)	
Tennessee Insurance Disclosure (Prior to sale of Lender-Solicited Insurance)	N	Y	N	Y	2507	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		TN Code Section 56-8-106(c) & (d)	
Tennessee Consent to Disclosure of Insurance Information (Prior to lender sharing borrower insurance information for solicitation purposes)	N	N	N	Y	9189	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		TN Code Section 47-23-101(a)(1)	
Tennessee Notice to Borrower (TN High Cost Mortgage Only)	N	Y	N	Y	5338					✓		✓					Tenn. Code Section 45-20-103(16)	
Tennessee High Cost Loan Counseling Disclosure (TN High Cost Mortgage Only) (If homeownership counseling notice not provided)	Y	N	N	Y	9190					✓		✓					Tenn. Code Section 45-20-103(21)	

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State																	
Tennessee Notice and Acknowledgement to Owner's Title Insurance (Purchase Only, if settlement agent doesn't provide)	N	Y	Y	Y	9188	✓	✓	✓	✓						✓		TN Code Section 56-35-133
Tennessee Loan Commitment or Lock-in Agreement (At the time of loan commitment or rate lock)	N	N	N	N	N/A	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		TN Rules and Regulations Section 0180-17-01(6)(b) and TN Rules and Regulations Section 0180-17-04