

## State Specific Consumer Mortgage Disclosures - Utah

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	
Notice of Transfer of Servicing	1	Y	Y	N	N	N	Y	5409	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Utah Code Ann. §70D-2-302
Advance Fee Disclosure	2	Y	Y	Y	N	N	Y	3094	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Utah Code Ann. §70D-2-305
Prepayment Penalty Disclosure (Subordinate Lien)	3	Y	Y	Y	N	N	Y	5465			✓	✓			✓	✓			Utah Code Ann. §70C-3-101
High-Cost Mortgage Disclosure	4	N	Y	N	Y	N	Y	9167	✓		✓		✓		✓				Utah Code Ann. §61-2d-105(1)
Notice of Initial Servicer	5	Y	Y	N	N	Y	Y	5453	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Utah Code Ann. §70D-2-303(1)

Notes:

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1. To be provided at application.
2. Must be provided before fee or deposit is accepted.
3. For a prepayment penalty to be included, the loan cannot be subject to Section 32.
4. High-cost home loan
5. Does not apply to a mortgage loan of 2 years or less.