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State Specific Consumer Mortgage Disclosures - Utah

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																	
Fee Deposit Agreement (At the time of collecting a fee before closing on a loan with a term of more than two years)	N	N	N	Y	3094	✓	✓	✓	✓	✓	✓	✓	✓	✓		UT Code Ann Section 70D-2-305	
High Cost Home Loan Disclosures (At least three business days prior to closing)	N	Y	N	Y	9167	✓		✓		✓		✓		✓		UT Code Section 61-2d-105(1) (State licensed lenders only)	
Disclosure of Servicer/Notice of Initial Servicer (At application on a loan with a term of more than two years)	N	N	N	Y	5409	✓	✓	✓	✓	✓	✓	✓	✓	✓		UT Code Ann Section 70D-2-302	
Prepayment Penalty Disclosure (If a prepayment penalty on subordinate lien transaction)	Y	N	N	Y	5465			✓	✓			✓	✓			UT Code Ann Section 70C-3-101(1)(b)	
Notice of Initial Servicer(on a loan with a term of more than two years)	N	N	Y	Y	5409	✓	✓	✓	✓	✓	✓	✓	✓	✓		UT Code Ann Section 70D-2-303	