

State Specific Consumer Mortgage Disclosures - Vermont

Disclosures	Initial Disclosures	Prior to Closing	At Closing	Disclosures provided by PeirsonPatterson	PPDocs 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																	
Vermont High Rate-High Point Notice (Vermont High Rate-High Point Loans Only)	Y			Y	9474	✓	✓			✓	✓					VT Stat Ann, Title 9, Section 104	
Vermont Mortgage Loan Commitment (At the time of commitment, but shall be delivered to the Borrower no less than 24 hours prior to the Closing)		Y		N	N/A	✓	✓	✓	✓	✓	✓	✓				VT Stat Ann Title 9, Section 103(b)	
Civil Union Addendum to Loan Application (At application)				Y	9422	✓	✓	✓	✓	✓	✓	✓	✓	✓		VT Stat Ann Title 15, Section 1201	