

State Specific Consumer Mortgage Disclosures - Utah

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