

PeirsonPatterson, LLP Mortgage Loan Disclosure Matrix for 10/3/2015 applications

Disclosures	Disclosures provided by PeirsonPatterson	Standard				TX Home Equity				Construction								Business			Misc.					
		1st Lien Purchase 1 - 4 Primary Residence & 2nd Home	1st Lien Refinance - No Cash Out 1 - 4 Primary Residence & 2nd Home	Subordinate Lien Purchase 1 - 4 Primary Residence & 2nd Home	Subordinate Lien Refinance No Cash Out 1 - 4 Primary Residence & 2nd Home	Texas Home Equity 1st Lien	Texas Home Equity Subordinate Lien	HELOC - 1st Lien	HELOC - 2nd Lien	1st Lien Construction - One Time Closing 1 - 4 (Consumer) Primary Residence	1st Lien Construction - Temporary Consumer (Different Lender for Perm)	1st Lien Construction - Temporary Consumer (Same Lender for Perm)	1st Lien Construction -w/ Partial Teardown Consumer (Purchase Plus)	1st Lien Construction - Comp Teardown Consumer (Purchase Plus)	1st Lien Construction -Comp Teardown Consumer (Ref Plus-with existing liens)	Subordinate Lien Construction - Temp 1 - 4 Primary Residence	Home Improvement Subordinate Lien	1st Lien Construction - To Builder 1 - 4 Business Purpose	1st Lien Purchase (g) 1 - 4 Business Purpose / Rental Property	1st Lien Refinance (g) 1 - 4 Business Purpose / Rental Property	1st Lien Business Purpose Loans 1-4 Family No Cash Out	Lot Loan (f)- No additional funds	Bridge Loan	Property Tax Lien Transfer		
Federal																										
At time of application																										
Consumer Privacy Policy Notice (Lender specific)(r)	N	✓		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
TILA ARM Program Disclosure (Lender specific)	Y	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		(g)	(g)		(g)				
TILA HELOC Disclosure (Lender specific)	Y																									
U.S. Patriot Act Notice	Y	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
ECOA Notice of Intent to Apply for Joint Credit (z)	N			✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
ECOA Notice of Federal Regulator (a)	Y	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
Within 3 business days of application																										
Integrated Disclosure- Loan Estimate (bb)(k)	Y	✓	✓	✓	✓	✓	✓			✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
Settlement Service Provider List (d)	Y	✓	✓	✓	✓	✓	✓			✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
ECOA Appraisal Notice (separate from LE)	Y																	✓	✓	✓		(w)				
FACT Act Notice to Home Loan Applicant	Y	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
Anti-Coercion Insurance Notice/ FICPN (p)	Y	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
Home Ownership Counseling Notice	Y	✓	✓			✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
HELOC Brochure	Y							✓	✓																	
Your Home Loan Toolkit	Y	✓	✓	✓	✓					✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
TILA Charm Booklet	Y	✓	✓	✓	✓	✓	✓			✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
FBI Fraud Warning	Y	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
Loan Options Disclosure (Anti-Steering)	Y	✓	✓	✓	✓	✓	✓			✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
Before closing																										
Equal Credit Opportunity Act Notice (Adverse Action)	N	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
FACT Act Credit Score Disclosure (y)	N	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
FACT Act Risk Based Pricing Notice 01/11/2011 (y)	N	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
Flood Notice	Y	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
Flood Determination (j)	N	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
Lender Paid PMI Notice (if applicable)	Y	✓	✓			✓	✓	✓	✓	✓	✓							✓	✓	✓	✓	✓	✓	✓	✓	
3 Business days before closing																										
TIL - High Cost / Sec 32 Disclosure (l)(h)	Y	✓	✓	✓	✓					✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
Integrated Disclosure- Closing Disclosure (ff)	Y	✓	✓	✓	✓	✓	✓			✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
At time of closing																										
Right to Cancel Notice (c)	Y		✓	✓	✓	✓	✓	✓	✓				✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
Fair Credit Reporting Act Notice Re: Negative Info. (x)	Y	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
HUD-I or HUD-IA (b)	Y							✓	✓																✓	
Initial Escrow Statement (if escrows)	Y	✓	✓	✓	✓	✓	✓	✓	✓	✓								✓	✓	✓	✓	✓	✓	✓	✓	
PMI Disclosure (Standard) (if applicable)	Y	✓	✓			✓		✓	✓									✓	✓	✓	✓	✓	✓	✓	✓	
RESPA Notice of Transfer	Y	✓	✓			✓				✓		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
Integrated Disclosure- Closing Disclosure (ff)	Y	✓	✓	✓	✓	✓	✓			✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
Other information																										
Is this a HMDA Reportable Loan?	N/A	Yes	Yes	Yes	(m)	(t)	(t)	(t)	(t)	Yes	No	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	Yes	Yes	No	No	No

PeirsonPatterson, LLP Mortgage Loan Disclosure Matrix for 10/3/2015 applications

Disclosures	Disclosures provided by PeirsonPatterson	Modifications			
		Modification-Standard (Extend Maturity/Lower Rate)	Modification-Adding Money (In addition to closing costs)	Modification-Increased Interest Rate	Modification-Adding ARM
Federal					
At time of application					
Consumer Privacy Policy Notice (Lender specific)(r)	N				
TILA ARM Program Disclosure (Lender specific)	Y				✓
TILA HELOC Disclosure (Lender specific)	Y				
U.S. Patriot Act Notice	Y				
ECOA Notice of Intent to Apply for Joint Credit (z)	N				
ECOA Notice of Federal Regulator (a)	Y				
Within 3 business days of application					
Integrated Disclosure- Loan Estimate (bb)(k)	Y				✓
Settlement Service Provider List (d)	Y				
ECOA Appraisal Notice	Y				
FACT Act Notice to Home Loan Applicant	Y				
Anti-Coercion/ FICPN (p)	Y				
Home Ownership Counseling Notice	Y				
HELOC Brochure	Y				
RESPA Settlement Cost Booklet	Y				
TILA Charm Booklet	Y				
Before closing					
Equal Credit Opportunity Act Notice (Adverse Action)	N				
FACT Act Credit Score Disclosure (y)	N				
FACT Act Risk Based Pricing Notice 01/11/2011 (y)	N				
Flood Notice	Y				
Flood Determination (j)	N				
Lender Paid PMI Notice (if applicable)	Y				
3 Business days before closing					
TIL - High Cost / Sec 32 Disclosure (l)(h)	Y				
Integrated Disclosure- Closing Disclosure (ff)	Y				✓
At time of closing					
Right to Cancel Notice (c)	Y		✓		
Fair Credit Reporting Act Notice Re: Negative Info. (x)	Y				
HUD-I or HUD-IA (b)	Y				
Initial Escrow Statement (if escrows)	Y				
PMI Disclosure (Standard) (if applicable)	Y				
RESPA Notice of Transfer	Y				
Integrated Disclosure- Closing Disclosure (ff)	Y				
Other information					
Is this a HMDA Reportable Loan?	N/A				

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Texas																			
At Application																			
Texas Consumer Complaint Process Notice (s)	Y	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		✓	(cc)	
Residential Construction Contract Disclosure (e)	N								✓	✓	✓	✓				✓			
12 Days Prior to Closing																			
Texas Home Equity Notice Concerning Extensions of Credit (f)	Y					✓	✓	✓	✓							**			
3 Days After Application																			
Insurance Notice to Applicant (Single Premium Offer) (o)(u)	N	✓	✓	✓	✓				✓	✓	✓	✓							
At Closing																			
Residential Construction Contract Disclosure (e)	N								✓	✓	✓	✓				✓			
Texas Collateral Protection Insurance Notice (q)	Y	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓				✓	
Texas Notice of Penalties for Making False or Misleading Written Statements (9-01-07) (aa)	Y	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓			✓			✓	

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Condition Legend

- (a) Optional/Not Required by Regulation
 - (b) Settlement Agent prepares.
 - (c) Unless Const to Perm or same lender refinance with only closing costs included. (2nd Homes Exempt)
 - (d) If you allow borrower(s) to shop for services.
 - (e) Given by Builder before contract is executed and again by Lender before date of closing.
 - (f) At least 12 days before closing.
 - (g) Required if business property is used as collateral for personal, family, or household purpose loan;or if property is owner occupied for 14 days or more in the coming year. Loan then subject to Reg Z and Integrated Disclosure rules.
 - (h) Section 32 disclosures required 3 days prior to closing. Proof of Homeownership Counseling Certification prior to consummation.
 - (i) Lot loans must NOT contain any funds for future construction or development to be exempt from RESPA
 - (j) At least 10 days prior to closing.
 - (k) Includes ECOA Appraisal Notice, and RESPA Servicing Disclosure. Exempt only if; Reverse Mortgage, HELOC, or Chattel Loan (personal property)
 - (l) If points and fees exceed 5% of total loan amount (or Section 32 dollar adjustment) or APR exceeds 6.5%(first)/ 8.5%(sub) over like term APOR.
 - (m) Yes, if refi of purchase or home improvement. No, if refi of home equity.
 - (o) If Texas property and single premium credit insurance is offered.
 - (p) If insured depository lender or affiliate solicits, offers or sells an insurance product or annuity to consumer.
 - (q) If Texas property and lender requires borrower to pay for collateral protection insurance post closing when insurance not escrowed
 - (r) Before share w/ non-aff, but not later than loan contract.
 - (s) Requires banks, foreign banks, bank holding companies and trust companies to give notice re. how to file complaint when Privacy Policy notice is given to consumer. Title 7 TAC, Sect. 11.37 effective 1-15-02. Applies only to Texas state banks and Texas savings banks.
 - (t) Not applicable to national banks.
 - (u) Not applicable to TX 50(a)(6)/Texas Home Equity as such insurance would be considered "Additional Collateral".
 - (v) Material disclosures required under RegZ (TILA) are contained in the Note.
 - (w) If applicable.
 - (x) Can be given at closing or when negative credit is reported
 - (y) Must complete upon receipt of credit score from a credit bureau. Usually provided by credit bureau
 - (z) if two or more apply for a loan. Can be at the top of application or on separate form
 - (aa) All owner occupied or intent to occupy residential property loans
 - (bb) Must receive Loan Estimate before fees, other than credit report, are collected
 - (cc) At Closing
 - (dd) Before share w/ non-aff, but not later than loan contract.
 - (ee) On All Loans - Give with application to satisfy Texas law.
 - (ff) Borrower must have in their possession closing Closing Disclosure at least 3 days before closing. If last disclosed Closing Disclosure APR is out of tolerance by 1/8% from final Closing Disclosure an additional 3 days is required. Some investors require redisclosure even if final Closing Disclosure APR is lower - some only if final Closing Disclosure APR is higher. Know
 - (gg) All loan originators, and/or brokers, who receive compensation from separate entity creditors. If loan originator and/or broker works with more than one creditor, and the product offered to consumer is available by multiple creditors, disclosure must be provided.
- ** If a loan is a cash out on a TEXAS primary homestead, all 50(a)(6) forms and 50(a)(6) rules must be used and followed even for a business loan because you can not control how the money is being used. It is always considered a personal loan for family, household or personal use.**

Business loans are exempt from most regulations, including RESPA and TILA, including the primary home, except for above.

NOTE: Temporary Loan is 12 months or less and will be replaced at maturity
Short term loan can be of any length and will be paid in full at maturity