

Disclosures	Disclosures provided by PeirsonPatterson	1st Lien Purchase 1 - 4 Primary Residence	1st Lien Refinance - No Cash Out 1 - 4 Primary Residence	1st Lien Construction - One Time Closing 1 - 4 (Consumer) Primary Residence	1st Lien Construction - Temporary	Subordinate Lien Purchase 1 - 4 Primary Residence	Subordinate Lien Refinance 1 - 4 Primary Residence	Subordinate Lien Construction - Temporary 1 - 4 Primary Residence	1st Lien Construction - To Builder 1 - 4 Business Purpose	1st Lien Purchase (g) 1 - 4 NOT Primary Residence	1st Lien Refinance (g) 1 - 4 NOT Primary Residence	Texas Home Equity 1st Lien	Texas Home Equity Subordinate Lien	Lot Loan (i)	Rental Property (Business Purpose)	Home Improvement Subordinate Lien	HELOC - 1st Lien	HELOC - 2nd Lien	Property Tax Lien
Texas																			
Texas Consumer Complaint Process Notice (s)	Y	1	1	1	1	1	1	1		1	1	1	1	1		1	1	1	6
Residential Construction Contract Disclosure (e)	N			2 or 4	2 or 4			2 or 4								1			
Texas Home Equity Notice Concerning Extensions of Credit (f)	Y											2(f)	2(f)				2(f)	2(f)	
Insurance Notice to Applicant (Single Premium Offer) (o)	N	3	3	3	3	3	3	3				(u)	(u)			3	(u)	(u)	
Texas Collateral Protection Insurance Notice (q)	Y	6	6	6	6	6	6	6	6	6	6	6	6		6	6	6	6	6
Texas Notice of Penalties for Making False of Misleading Written Statements (9-01-07) (aa)	Y	6	6	6	6	6	6	6				6	6			6	6	6	6

PeirsonPatterson, LLP Mortgage Loan Disclosure Matrix

Time Legend

- 1 Before share w/ non-aff, but not later than loan contract.
- 2 At application.
- 3 Within 3 business days of application.
- 4 Before closing.
- 5 At least 3 business days before closing.
- 6 At closing.
- 7 At closing if escrows are collected.
- 8 On All Loans - Give with application to satisfy Texas law.
- 9 **At least 3 calendar days before closing is required. (Do not count Sundays or Holidays)**

Condition Legend

- (a) If ARM Loan.
- (b) Settlement Agent prepares.
- (c) Unless Const to Perm or same lender refinance with only closing costs included.
- (d) Applicable if Refi Plus Improvements or Purchase Plus Improvements.
- (e) Given by Builder before contract is executed and again by Lender before date of closing.
- (f) At least 12 days before closing.
- (g) Investment Property used as collateral for personal, family, or household purpose or if owner occupied for 14 days or more in the coming year are subject to RegZ.
- (h) Although HUD-1 or IA is not required, in Tx can not close until at least 5 days from date of application.
- (i) If to be built on within 2 years of purchase.
- (j) At least 10 days prior to closing.
- (k) Not subject to RESPA unless 1) construction lender will provide permanent financing or construction loan is for more than 2 years (unless loan is to bonafide builder) OR 2) part of loan is used to finance transfer of title.
- (l) If fees and points exceed 8% of adjusted amount financed (or Section 32 dollar adjustment) or APR exceeds 10% over like term security.
- (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) If the loan involves a variable interest rate for a consumer's principal dwelling and has a term of one year or less a lender must give a TIL disclosure which includes a "worst case disclosure" or in the alternative a TIL ARM program disclosure at time of loan application.
- (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) No. 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 GFE before fees, other than credit report, are collected.