

**Sample List of Closed-End Residential Mortgage Disclosures  
Required to be Given to Consumers at Loan Application by  
Maryland Mortgage Lenders and Brokers**

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Prepared by  
Marjorie A. Corwin, Esquire  
Gordon Feinblatt LLC  
233 East Redwood Street ♦ Baltimore, Maryland 21202  
Telephone 410-576-4041 ♦ Facsimile 410-576-4196 ♦ E-mail mcorwin@gfrlaw.com

**X = Required to Provide ● = Provide if applicable ○ = Optional**

**At Loan Application (or within 3 business days)**

A. Federal Law	Type of Business	Constr.	Purch. Money	Refi.	2nd Lien
RESPA Good Faith Estimate [Cite: 12 CFR §1024.7] [Note 1: If broker provides GFE, lender is not required to provide again] [Note 2: If loan application is denied within 3 business days, no need to provide GFE] [Note 3: No fee except for credit report fee may be charged until applicant receives GFE]	All	●  Applies only if construct /perm loan	X	X	X
RESPA Good Faith Estimate List of Service Providers Consumer May "Shop" (GFE Block 6)	All	●  Applies only if construct /perm loan	●	●	●
RESPA GFE Acknowledgment of Receipt	All	○  Applies only if construct /perm loan	○	○	○

RESPA GFE indication of intent to proceed	All	○ Applies only if construct /perm loan	○	○	○
RESPA HUD Special Information Booklet [Cite: 12 CFR §1024.6] [Note: If broker provides Booklet, lender is not required to provide again]	All	● Applies only if construct /perm loan	X		
RESPA Disclosure Concerning Servicing Transfers [Cite: 12 CFR §1024.21] [Note: If lender denies the loan application within 3 business days, no need to provide this disclosure]	Lenders	● Applies only if construct /perm loan	X	X	
RESPA Affiliated Business Arrangement Disclosure (if applicable) [Cite: 12 CFR §1024.15] [Note 1: Must be provided by the person making the referral at the time of the referral; where the lender is making the referral, this disclosure may be provided along with the GFE] [Note 2: Alternative timing is provided for loans by telephone]	All	● Applies only if construct /perm loan	●	●	●
RESPA List of Homeownership Counseling Organizations [cite: 12 CFR § 1024.20] [Note 1: Requirement to provide begins January 10, 2014] [Note 2: If broker provides list, lender is not required to provide again] [Note3: If lender denies the loan application within 3 business days, no need to provide disclosure]	All	● Applies only if construct /perm loan	X	X	X

<p>TILA “Preliminary” Disclosure Statement [Cite: 12 CFR §1026.19(a)]</p> <p>[Note 1: Except for credit report fee, no fee may be imposed on consumer before consumer receives this disclosure]</p> <p>[Note 2: The GFE may be substituted for the itemization of amount financed otherwise required by TILA, see 12 CFR §1026.18(c)(3)]</p>	Lenders		X	X	X
<p>TILA ARM Disclosures (if applicable):</p> <p>i. Consumer Handbook on Adjustable Mortgages</p> <p>ii. Loan Program Disclosure(s) [Cite: 12 CFR §1026.19(b)]</p>	Lenders		●	●	●
<p>TILA Requirement to include Company and Individual Loan Originator NMLS ID Numbers on Credit Application [Cite: 12 CFR §1026.36(g)]</p>	All Companies and Individual Loan Originators	X	X	X	X
<p>SAFE Act Requirement for Depository Financial Institutions to make Unique Identifiers of Registered Loan Originators Available [Cite: 12 CFR §1007.105; see also 12 CFR §§34.105, 365.105]</p> <p>[Note: L.O. identifiers must be provided upon request, before acting as L.O., and through originator’s initial written communication with consumer]</p>	Depository institutions and their Employees	X	X	X	X
<p>Gramm-Leach-Bliley Privacy Notice [Cite: 15 USC §6803; 12 CFR §1016.4; see also 12 CFR §§40.4, 216.4, 332.4]</p>	All	X	X	X	X
<p>USA Patriot Act Customer Identification [Cite: 31 USC §5318(1); see 31 CFR §1020.220]</p> <p>[Note: This requirement currently only applies to banks, savings and loans, credit unions, private banks, trust companies, and certain other non-lending entities. Department of Treasury has the authority to issue regulations applicable to non-bank institutions (<i>e.g.</i>, mortgage bankers and brokers) but has not done so yet]</p>	Federal Reg. Entities	X	X	X	X

B. Maryland Law (This chart does not consider possible federal preemption)	Type of Business	Constr.	Purch. Money	Refi.	2nd Lien
<p>Mortgage Broker (Finder’s Fee) Agreement [Cite: CL §12-805]</p> <p>[Note 1: Copy that is dated and signed by both broker and applicant must be given to applicant within 10 business days of “initial loan application”]</p> <p>[Note 2: Must be separate from all other documents]</p> <p>[Note 3: Must state the broker’s compensation]</p>	Brokers	X	X	X	X
<p>Maryland Financing Agreement [Cites: CL §12-125, §12-1022; COMAR 09.03.06.06]</p> <p>[Note 1: Required only for loans secured by borrower's primary residence]</p> <p>[Note 2: Must be provided within 10 business days of “initial loan application”]</p> <p>[Note 3: Not required if within 10 days of application, loan closes or applicant receives a written commitment containing required disclosures]</p>	Licensed Lenders and Brokers	X	X	X	
<p>Maryland Disclosure Concerning Use of Attorney and/or Title Company [Cite: CL §12-119, §12-1028]</p> <p>[Note 1: Required only for loans secured by borrower's primary residence]</p> <p>[Note 2: Required only if lender will impose fees on borrower for settlement or document review by a lender-designated attorney, or conditions settlement on use of particular attorney or title insurance company]</p> <p>[Note 3: Original must be “attached” to the application]</p>	Lenders	X	X	X	
<p>Maryland Notice for Waiver of Buyers' Rights to Rescind Contract of Sale [Cite: Md. Code Ann., Real Prop. §10-702]</p> <p>[Note: If notice is not given, buyer's right to rescind contract of sale terminates upon purchase of the property (e.g., at the time of loan closing)]</p>	Lenders		○		
<p>Maryland Notice of Survey Type [Cite: COMAR 09.13.06.06(C)]</p> <p>[Note: This is not a lender or broker requirement; it would be given by lender or broker only to assist the surveyor in preparing a location drawing and expedite loan processing]</p>			○	○	○

Maryland Homebuyer Education or Housing Counseling Notice [Cite: CL §12-1301 et seq.; COMAR 05.19.03] [Note: Applies to closed-end, first lien loans secured by on owner-occupied homes]	Lenders		X	X	
Maryland Recommendation that Applicant Seek Home Buyer Education or Housing Counseling [Cite: CL §12-409.1; COMAR 09.03.06.18] [Note: Applies only to “covered loans” as defined in Maryland law governed by Maryland’s Secondary Mortgage Loan Law, thus has very limited application]	All				X
Maryland Net Tangible Benefit Worksheet [Cite: COMAR 09.03.06.20 and 09.03.09.4] [Note: Applies only to mortgage loan refinancings]	Licensed Lenders and Brokers			X	
Maryland Notice Regarding Balloon Payment, Escrows, and Arbitration (if applicable) [Cite: COMAR 09.03.10]	“Regulated” Lender	●	●	●	●
Maryland Reverse Mortgage Loan Checklist (if applicable) [Cite: CL § 12-1207]	All		●	●	

**Typically Provided/Used At or Soon After Application**

A. Federal Law	Type of Business	Constr.	Purch. Money	Refi.	2nd Lien
ECOA Written Application [Cite: 12 CFR §1002.4(c)]	Lenders	●  Applies only if construct/perm loan	X	X	X
ECOA Notice of Rights [Note: While this notice is required in VA/FHA transactions; it is not required in transactions where there is no government insurance]	Lenders		●	●	●
ECOA Appraisal Notice [Cite: 15 USC §1691(e), 12 CFR §1002.14] [Note 1: Notice of applicant’s right to receive a copy of all written appraisals developed in connection with the application must be mailed or delivered no later than 3 business days after application is received]  [Note 2: Form of notice changes beginning January 18, 2014]	Lenders	X	X	X	

<p>FCRA Disclosure re: Investigative Credit Report (if applicable) [Cite: 15 USC §1681d]</p> <p>[Note: Only required if an inquiry is made into the applicant's character, general reputation, personal characteristics, or mode of living]</p>	Lenders	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>
<p>FCRA Credit Verification Release Authorization [Cite: See generally 15 USC §1681(2)]</p>	Lenders	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<p>FCRA FACT Act Credit Score Disclosure [Cite: 15 USC §1681g(g)]</p> <p>[Note 1: This disclosure should be made “as soon as reasonably practicable” after use of a credit score]</p> <p>[Note 2: If the Credit Score Exception Notice is provided (see below), this disclosure may be combined with that Exception Notice]</p>	All	X	X	X	X
<p>FCRA FACT Act Risk Based Pricing Notice [Cite: 15 USC §1681m(h) ; 12 CFR §1022.70 et seq.]</p> <p>[Note: It is typical that the Credit Score Exception Notice (an alternative to the Risk Based Pricing Notice) is provided along with the Credit Score Disclosure – see above]</p> <p>[Note 2: Risk Based Pricing Notice is in addition to the Credit Score Disclosure – see above – except when both forms are combined (see Model Form H-3)]</p>	All	X	X	X	X
<p>TILA Loan Originator Anti-Steering Disclosure [Cite: 12 CFR §1026.36(e)]</p> <p>[Note 1: Transaction will not be considered “steering” if broker presents certain loan options for each type of transaction in which consumer has express interest]</p> <p>[Note 2: This disclosure is inapplicable if broker: (i) only has one lender to which it brokers loans; (ii) always is paid the same compensation regardless of lender; or (iii) is compensated solely from/by borrower]</p>	Brokers	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<p>Flood Hazard Notice [Cite: 12 CFR §§22.9, 172.9, 339.9]</p>	Federal Reg. Entities		X	X	X