

	State Disclosures		
State	Non Delegated Lender - Specific Disclosures		
Alabama	Mortgage Loan Origination Agreement		
Alaska	None		
Arizona	Authorization to Complete Blank Spaces (Borrower Signature Required) Arizona Broker Advance Fee Agreement (Signature of Borrower and Broker Required) Arizona Dual Capacity Disclosure		
Arkansas	None		
California	Loan Brokerage Agreement (Signature of Borrower and Broker required) California Finance Lenders Law Mortgage Broker Agreement (Applicable to CFL licensed Brokers) (Signature of Borrower and Broker required) California Finance Lenders Law Statement of Loan Disclosure (Applicable on CFL transactions) Advance Fee Disclosure (Borrower signature required) (Applies to brokers licensed under the Real Estate Law) California Dual Capacity Disclosure (Borrower signature required)		
Colorado	Dual Status Disclosure (Real Estate Broker and Mortgage Loan Originator) (Signature of Borrower and Broker / Loan Originator Required)		
Connecticut	Connecticut Agreement Concerning Nonrefundability of Advanced Fee (Signature of Borrower and Broker required) Connecticut Dual Capacity Disclosure		
District of Columbia	DC Disclosure of Dual Capacity (Borrower signature required)		
Delaware	Disclosure of Itemized Schedule of Charges (at time of application) Mortgage Broker Agreement Written Commitment (if applicable)		
Florida	Florida Conflict of Interest Notice		
Georgia	None		
Hawaii	None		
Idaho	None		
Illinois	None		



State Disclosures		
State	Non Delegated Lender - Specific Disclosures	
Indiana	Indiana Loan Broker Agreement (Signature of Borrower and Broker Required)	
Iowa	None	
Kansas	Kansas Dual Capacity Disclosure	
Kentucky	None	
Louisiana	Loan Brokerage Agreement and Disclosure Statement (Signature of Borrower and Broker Required) Mortgage Loan Origination Agreement (Signature of Borrower and Broker Required)	
Maine	Disclosure of Material Protections (Borrower signature required) Broker Agreement (Borrower signature required)	
Maryland	Anti-Steering Disclosure Broker Agreement (Signature of Borrower and Broker required)	
Michigan	None	
Minnesota	Agency Relationship	
Mississippi	None	
Missouri	Missouri Brokerage Agreement and Disclosure	
Montana	Mortgage Loan Origination Disclosure (Signature of Borrower and Loan Originator required)	
Nebraska	Loan Broker Disclosure Loan Brokerage Agreement (Borrower and Broker Signature Required) Nebraska Dual Capacity Disclosure	
Nevada	Initial Disclosures Borrower's Acknowledgment and Agreement Concerning Dual Capacity as Real Estate Sales Agent and Mortgage Loan Agent (Signature of Borrower and Broker / Agent required) Advance Fee Agreement (Borrower signature required) Disclosure of Fees Earned by Mortgage Broker Nevada "Commercially Reasonable Means or Mechanism" Worksheet (Signature of Borrower and Broker required)	
	Other Disclosures Disclosure and Acknowledgment of Involvement (Signature of Borrower and Broker required)	



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New Hampshire	None	
New Jersey	New Jersey Mortgage Broker Disclosure (Borrower signature required)	
New Mexico	New Mexico Float / Lock Disclosure (Signature of Borrower and Broker required)	
New York	New York Pre-Application Disclosure and Fee Agreement For Use By New York Registered Mortgage Brokers (Borrower signature and signature of Loan Officer required)	
	New York FHA Mortgage Loan Correspondent Disclosure (FHA loans only)	
	New York Disclosure Regarding Dual Agency Role in Residential Real Estate Transactions (Signature of Borrower / Buyer and Seller required)	
North Carolina	North Carolina Office of the Commissioner of Banks Fee Information From Your Mortgage Broker (Signature of Borrower and Broker required)	
	North Carolina Acknowledgment of Fixed Rate Loan Terms and Costs (Applies only to Rate Spread ARM loans)	
Ohio	None	
Oklahoma	Disclosure of Advance Fees	
Oregon	None	
Pennsylvania	None	
Rhode Island	None	
South	Mortgage Broker Fee Agreement	
Carolina	South Carolina Regulatory Agency to Receive Borrower Complaints	
South Dakota	None	
Tennessee	Tennessee Application Deposit Agreement (Broker and Borrower Signatures Required) (Applicable on loans with POC fees)	
Texas	Disclosure of Multiple Roles in a Consumer Real Estate Transaction (Purchase transactions)	
	Texas Mortgage Company Disclosure (Applicable to brokers licensed as Mortgage Companies)	
	Texas Mortgage Banker Disclosure (Applicable to brokers licensed as Mortgage Bankers)	
Utah	None	



State Disclosures		
State	Non Delegated Lender - Specific Disclosures	
Vermont	Vermont Broker / Prospective Borrower Agreement (Signature of Borrower and Broker Required)	
Virginia	Mortgage Broker Agreement (Borrower signature required) Dual Capacity Disclosure (Borrower signature required)	
Washington	Washington Availability of Appraisal or Other Loan Valuation Docs Disclosure (Borrower signature required) Washington Disclosure Form (Borrower signature required) Washington Loan Brokerage Agreement (Borrower signature required) Washington Conflict of Interest Disclosure (Borrower signature required) Washington Funds Held in Trust (Borrower signature required)	
West Virginia	None	
Wisconsin	Mortgage Broker Agreement Consumer Disclosure Statement for Brokerage Services	
Wyoming	Mortgage Brokerage Agreement	

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