

FIRST GUARANTY MORTGAGE CORPORATION WHOLESALE LENDING

REQUIRED BROKER DISCLOSURES MATRIX

Note: In the "Timing of Disclosure" column, "At the time of application" refers to applications taken in person. Unless otherwise noted, disclosures may be provided within 3 business days of application for applications taken over the phone or via the internet.

State	Document Name	Broker to Provide if Lender Disclosing	Broker to Provide if Broker Disclosing	Timing of Disclosure	Signature Requirements	Broker Instructions/Additional Information
Federal (All Loans)	Anti-Steering Disclosure	Yes	Yes	Within 3 business days of application	Borrower(s)	A transaction does not violate anti-steering provisions if the consumer is presented with loan options for each type of transaction in which the consumer expressed an interest. For each type of transaction, if more than three are presented the loan options must be highlighted.
Alabama	Mortgage Loan Origination Agreement	No	Yes	Within 3 business days of application; Prior to collecting any fees from the borrower	Borrower(s)	Broker to provide FGMC with a copy of the completed form for all loans. Form must be signed prior to borrower paying the Broker any advance fees. A mortgage broker may not collect any fees before obtaining a conditional commitment from the lender.
Alaska		NONE				
Arizona	Mortgage Broker Advanced Fee Agreement	Yes, if applicable	Yes, if applicable	Within 3 business days of application; Prior to collecting any fees from the borrower	Borrower(s) Broker	Broker is required to provide FGMC with a copy of the signed and completed form for loan amounts of \$200,000 or less, if the borrower pays the Broker advanced fees prior to FGMC accepting the application.
Arkansas		NONE				
California	Separate Credit Notice	No	Yes	Within 3 business days of application	Borrower(s)	Broker to provide form to FGMC for transactions with married borrowers. Required for all CA licenses.
California	Document Copies Notice	No	Yes	At the time of application	Borrower(s)	Must accompany forms furnished for application by mail only. Required for all CA licenses.
California	Finance Lender Disclosure	Yes, if applicable	Yes, if applicable	Within 3 business days of application; Prior to collecting any fees from the borrower	Borrower(s)	Before a broker accepts any fee or any signed document instrument from a borrower, the broker must give the borrower a statement showing the name, address, and license number of the finance lender. Required for lenders licensed under the CFL.
California	CA Notice to the Home Loan Applicant	No	Yes	Within 3 business days of application	Borrower(s)	Broker to provide form to FGMC on all loans. Required for all CA licenses.
California	Advance Fee Agreement	Yes, if applicable	Yes, if applicable	Within 3 business days of application; Prior to collecting any fees from the borrower	Borrower(s)	If a borrower pays a fee, such as a loan commitment fee, prior to the broker performing services, the broker must have the borrower sign an advance fee agreement. Required for all CA licenses.
California	Borrower Statement of Broker Participation	Yes, if applicable	Yes, if applicable	Within 3 business days of application; Prior to collecting any fees from the borrower	Borrower(s)	Each lender shall obtain from the borrower a signed statement as to whether any person has performed any act as a broker. If a broker or other person has participated, then the finance lender shall obtain a full statement of all sums paid or payable to the broker or other person. Required for lenders licensed under the CFL.
California	Government Monitoring Information	Yes	Yes	Within 3 business days of application	Borrower(s)	Broker to provide form to FGMC on all loans. Required for all CA licenses.
California	Mortgage Broker Agreement	Yes	Yes	Within 3 business days of application	Borrower(s) Broker	Broker to provide form to FGMC on all loans unless CA Loan Estimate Disclosure Additions provided. Required for lenders licensed under the RMLA.
California	CA Fair Lending Notice	No	Yes	Within 3 business days of application	Borrower(s)	Broker to provide form to FGMC on all loans. Required for all CA licenses.
California	CA Loan Estimate Disclosure Additions (aka CA REL Supplemental Disclosure)	No	Yes	Within 3 business days of application	Borrower(s)	Broker to provide form to FGMC on all loans. Must accompany Loan Estimate. Mortgage Broker Agreement not required if LE Disclosure Additions provided. Required for lenders licensed under the DRE.
Colorado	Dual Status Disclosure	Yes, if applicable	Yes, if applicable	Within 3 business days of application	Borrower(s) Broker	Required anytime the broker acts as a real estate broker & a mortgage broker for the transaction.
Colorado	Tangible Net Benefit Disclosure	No	Yes	At the time of application.	Borrower(s) Broker	Broker to provide FGMC with disclosure for <u>all loan files</u> . Must also be provided prior to a borrower signing loan closing documents.

State	Document Name	Broker to Provide if Lender Disclosing	Broker to Provide if Broker Disclosing	Timing of Disclosure	Signature Requirements	Broker Instructions/Additional Information
Connecticut	Dual Capacity Disclosure	Yes, if applicable	Yes, if applicable	At the time of application.	Borrower(s)	Required anytime the broker acts as a real estate broker & a mortgage broker for the transaction.
Connecticut	Agreement Concerning Non-Refundability of Advance Fee	Yes, if applicable	Yes, if applicable	At the time of application.	Borrower(s) Broker	Broker to provide FGMC with a copy of the completed disclosure if the borrower pays the Broker an advanced fee. Must be provided prior to collecting any fees from the borrower if an advance fee is collected and is nonrefundable, in whole or part.
Delaware	Delaware Brokerage Agreement	Yes	Yes	Within 3 business days of application; Prior to collecting any fees from the borrower	Borrower(s) Broker	Broker to provide form to FGMC on all loans.
D.C.	Disclosure of Loan Originator's License Number	Yes, if applicable	Yes, if applicable	At the time of application. Prior to collecting any fees from the borrower	Borrower(s)	Broker to provide form to FGMC on all loans.
D.C.	Disclosure of Dual Capacity	Yes, if applicable	Yes, if applicable	At the time of application.	Borrower(s) Broker	Required anytime the broker acts as a real estate broker & a mortgage broker for the transaction.
D.C.	Non-Conventional Mortgage Disclosure Form	No	Yes	Within 3 business days of application	Borrower(s) Broker	Broker to provide form to FGMC on all ARM loans. A "non-conventional mortgage loan" is defined as any mortgage loan that is not a fixed-rate mortgage loan with an amortization period of 30 years or less.
Florida	Disclosure of Conflicting Interest	Yes, if applicable	Yes, if applicable	Within 3 business days of application	Borrower(s)	Broker to provide form to FGMC if a mortgage lender, mortgage broker, or mortgage loan originator has a conflicting interest in a mortgage transaction, the licensee must, at a minimum, provide a disclosure to the borrower in writing.
Georgia	Advance Fee Disclosure	Yes, if applicable	Yes, if applicable	At the time of application. Prior to collecting any fees from the borrower	Borrower(s)	Broker to provide form to FGMC on all loans.
Georgia	Notice of Right to Select Attorney	No	Yes	Within 3 business days of application	Borrower(s)	Broker to provide form to FGMC on all loans.
Hawaii	FGMC DOES NOT ALLOW ORIGINATIONS IN HAWAII					
Idaho	Licensee Information Disclosure	Yes, if applicable	Yes, if applicable	At the time of application. Prior to collecting any fees from the borrower	Borrower(s) Broker	Broker to provide form to FGMC on all loans.
Illinois	Non-exempt brokers or correspondents must provide the IL Anti-Predatory Lending Database Certificate of Compliance for owner occupied properties in Cook, Will, Kane, and Peoria counties.					
Illinois	Description of Required Documentation	No	Yes	At the time of application	Borrower(s)	Broker to provide form to FGMC on all loans.
Illinois	Loan Brokerage Disclosure	Yes	Yes	At the time of application	Borrower(s)	Broker to provide form to FGMC on all loans.
Illinois	Loan Brokerage Agreement	Yes	Yes	At the time of application	Borrower(s) Broker	Broker to provide form to FGMC on all loans.
Illinois	Election of Escrow Account or Pledged Time Deposit Account	No	Yes	At the time of application	Borrower(s)	Broker to provide form to FGMC on conventional and USDA purchase loans.
Illinois	Advance Fee Agreement	Yes, if applicable	Yes, if applicable	Within 3 business days of application; Prior to collecting any fees from the borrower	Borrower(s)	Broker to provide form to FGMC only if the borrower pays the broker a non-refundable advance fee.
Illinois	Good Faith Estimate of Charges to be Paid by Seller	No	Yes	At the time of application	Borrower(s)	Required for FHA or VA purchase loans where the seller is paying non-allowable fees.
Illinois	IL Borrower Information Document	No	Yes	At the time of application	Borrower(s)	Broker to provide form to FGMC on all loans.
Indiana	Loan Broker Agreement	Yes	Yes	Within 3 business days of application	Borrower(s) Broker	Broker to provide form to FGMC on all loans.
Iowa	NONE					

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Kansas	Mortgage Loan Broker Agreement	Yes	Yes	At least seven days before the time any person signs a contract for the services of a loan broker, or seven days before the loan broker receives any consideration upon the contract, whichever occurs first.	Borrower(s) Broker	Only required if broker if licensed by Securities Commissioner.
Kansas	Disclosure of Governing Authority	No	Yes	Within 3 business days of application	Borrower(s)	Must be provided prior to the time a mortgage business enters into any contract for the provision of services or receives any compensation or promise of compensation for a mortgage loan.
Kansas	Dual Capacity Disclosure	Yes, if applicable	Yes, if applicable	Within 3 business days of application	Borrower(s)	Required anytime the broker acts as a real estate broker & a mortgage broker for the transaction.
Kentucky	Multi-State Advanced Fee Disclosure	Yes, if applicable	Yes, if applicable	At the time of application. Prior to collecting any fees from the borrower	Borrower(s)	Broker to provide FGMC with a copy of the completed disclosure if the borrower pays the Broker an advanced fee.
Louisiana	Loan Brokerage Agreement and Disclosure Statement	Yes	Yes	Within 3 business days of application	Borrower(s) Broker	Broker to provide form to FGMC on all loans.
Louisiana	Mortgage Loan Origination Agreement	No	Yes	Within 3 business days of application	Borrower(s) Broker	Broker to provide form to FGMC on all loans.
Louisiana	Application Fee Disclosure	Yes, if applicable	Yes, if applicable	Within 3 business days of application Prior to collecting an Application fee from the borrower	Borrower(s)	Broker to provide FGMC with a copy of the completed disclosure if the borrower pays the Broker an advanced fee.
Maine	ME Mortgage Broker Agreement	Yes	Yes	Within 3 business days of application; Prior to collecting any fees from the borrower	Borrower(s) Broker	Broker to provide form to FGMC on all loans. Must be provided to borrower before any agreement is entered into, or before any money is paid by a borrower, whichever occurs first.
Maine	Disclosure of Consumer Protections	Yes, if applicable	Yes, if applicable	Within 3 business days of application; Prior to collecting any fees from the borrower	Borrower(s)	Broker to provide form to FGMC on all loans. Before any agreement is entered into, or before any money is paid by a borrower, whichever occurs first, the loan broker must provide the borrower with written disclosure of material consumer protections.
Maryland	Notice of Right to Rescind (After Application)	No	Yes	After application received	Borrower(s)	Purchase loans only. Broker to provide if the real estate vendor did not provide the Residential Property Disclosure.
Maryland	Broker's Finder's Fee Agreement	Yes	Yes	Within 10 business days of application	Borrower(s) Broker	Broker to provide form to FGMC on all loans.
Massachusetts	Licensing Disclosure	Yes, if applicable	Yes, if applicable	At the time of application. Prior to collecting any fees from the borrower	Borrower(s)	Broker to provide form to FGMC on all loans.
Massachusetts	MA Attorney Disclosure	No	Yes	At the time of application	Borrower(s)	Broker to provide form to FGMC on all loans.
Massachusetts	Advance Fee Agreement	Yes, if applicable	Yes, if applicable	Within 3 business days of application; Prior to collecting any fees from the borrower	Borrower(s)	Broker to provide FGMC with a copy of the completed disclosure if the borrower pays the Broker an advanced fee.
Michigan	NONE					
Minnesota	Residential Mortgage Originator Contract	Yes, if applicable	Yes, if applicable	Within 3 business days of application; Prior to collecting any fees from the borrower	Borrower(s) Broker	Broker to provide FGMC with a copy of the completed disclosure if the borrower pays the Broker an advanced fee.
Minnesota	Disclosure of Lenders or Loan Sources	No	Yes	At the expiration of a contract for mortgage brokerage services.	Borrower(s)	Broker to provide form to FGMC on all loans.
Mississippi	MS Mortgage Loan Origination Agreement	No	Yes	Within 3 business days of application	Borrower(s)	Broker to provide form to FGMC on all loans.

State	Document Name	Broker to Provide if Lender Disclosing	Broker to Provide if Broker Disclosing	Timing of Disclosure	Signature Requirements	Broker Instructions/Additional Information
Missouri	Processing Fee/Application Disclosure	Yes, if applicable	Yes, if applicable	Within 3 business days of application; Prior to collecting any fees from the borrower	Borrower(s)	Broker to provide FGMC with a copy of the completed disclosure if the borrower pays the Broker an advanced fee.
Missouri	Loan Brokerage Disclosure Statement and Fee Agreement	Yes	Yes	Within 3 business days of application; Prior to collecting any fees from the borrower	Borrower(s) Broker	Broker to provide form to FGMC on all loans.
Montana	MN Mortgage Loan Origination Disclosure	No	Yes	Within 3 business days of application	Borrower(s) Broker	Broker to provide form to FGMC on all loans.
Nebraska	Dual Capacity Disclosure	Yes, if applicable	Yes, if applicable	Within 3 business days of application; Prior to collecting any fees from the borrower	Borrower(s)	Required anytime the broker acts as a real estate broker & a mortgage broker for the transaction.
Nebraska	Mortgage Broker Agreement Disclosure	Yes	Yes	Within 3 business days of application; At least 24 hours before borrower signs the NE Broker Agreement	Borrower(s) Broker	Broker to provide form to FGMC on all loans.
Nevada	Borrower(s) Acknowledgement and Agreement Concerning Dual Capacity	Yes, if applicable	Yes, if applicable	Within 3 business days of application	Borrower(s) Broker	Required anytime the broker acts as a real estate broker & a mortgage broker for the transaction.
Nevada	Advance Fee Disclosure	Yes, if applicable	Yes, if applicable	Within 3 business days of application; Prior to collecting any fees from the borrower	Borrower(s)	Must be provided prior to accepting advance payments to cover reasonably estimated costs paid to third persons if the funds are not placed in escrow.
Nevada	Disclosure of Fees Earned by Mortgage Broker	Yes	Yes	At or prior to consummation	Borrower(s) Broker	Broker to provide form to FGMC on all loans.
Nevada	Mortgage Broker Disclosure of Involvement	Yes, if applicable	Yes, if applicable	Prior to consummation	Borrower(s) Broker	Only if transaction is for owner, manager, employee, or affiliate of broker, escrow, or title company
New Hampshire	Advance Fee Disclosure	Yes, if applicable	Yes, if applicable	Within 3 business days of application; Prior to collecting any fees from the borrower	Borrower(s)	Broker to provide FGMC with a copy of the completed disclosure if the borrower pays the Broker an advanced fee.
New Jersey	Mortgage Broker Service Agreement	Yes	Yes	Within 3 business days of application	Borrower(s)	Broker to provide form to FGMC on all loans.
New Jersey	NJ Application Disclosure Form	Yes	Yes	Within 3 business days of application; Prior to collecting any fees from the borrower	Borrower(s)	Broker to provide form to FGMC on all loans.
New Mexico	Advance Fee Disclosure	Yes, if applicable	Yes, if applicable	Within 3 business days of application; Prior to collecting any fees from the borrower	Borrower(s)	Broker to provide FGMC with a copy of the completed disclosure if the borrower pays the Broker an advanced fee.
New York	FGMC DOES NOT CURRENTLY ACCEPT ORIGINATIONS IN NEW YORK					
North Carolina	Mortgage Broker Fee Disclosure	Yes	Yes	Within 3 business days of application	Borrower(s) Broker	Broker to provide form to FGMC on all loans.
North Dakota	Money Broker Contract	Yes, if applicable	Yes, if applicable	Within 3 business days of application; Prior to collecting any fees from the borrower	Borrower(s)	Before a money broker performs any services for a potential borrower, the money broker and the borrower must enter into a written contract specifying the duties and conditions under which the money broker will perform the broker's services.
North Dakota	United States Veterans Administration Notice	No	Yes	At the time of application.	Borrower(s) Broker	Broker to provide form to FGMC on VA loans only.

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North Dakota	Money Broker Loan Disclosure Statement	Yes	Yes	Within 3 business days of application	Borrower(s)	Broker to provide form to FGMC on all loans.
Ohio	Equal Credit Opportunity Notice	No	Yes	At the time of application.	Borrower(s)	Broker to provide form to FGMC on all loans. May be an addendum to the 1003.
Ohio	Acknowledgement of Receipt of Home Mortgage Loan Informational Document	No	Yes	At the time of application. If application not submitted in person, must be provided within 5 business days of application.	Borrower(s)	Broker to provide form to FGMC on all loans. This acknowledgment must be provided in duplicate with the "Ohio Homebuyers' Protection Act Informational Document" at the time a loan application is submitted. If the application is not submitted in person, this acknowledgment and the informational document must be provided within 5 business days after taking the application along with instructions on completing the form and a cost-free method of returning the signed original.
Ohio	OH Homebuyer's Protection Act Informational Document	No	Yes	At the time of application. If application not submitted in person, must be provided within 5 business days of application.	Signature not required	Broker to provide form to FGMC on all loans. Should be provided with the Acknowledgement of Receipt of Home Mortgage Loan Informational Document
Oklahoma	Title Protection Notice	No	Yes	At the time of application	Borrower(s)	Broker to provide form to FGMC on all purchase loans.
Oregon	Security Protection Notice	No	Yes	Within 3 business days of application	Borrower(s)	Required when borrower requests impounds and impounds are not required for the loan.
Oregon	Advance Fee Agreement	Yes, if applicable	Yes, if applicable	Within 3 business days of application; Prior to collecting any fees from the borrower	Borrower(s)	Broker to provide FGMC with a copy of the completed disclosure if the borrower pays the Broker an advanced fee.
Pennsylvania	Fee Disclosure	Yes, if applicable	Yes, if applicable	At the time of application. Prior to collecting any fees from the borrower	Borrower(s)	Broker to provide FGMC with a copy of the completed disclosure if the borrower pays the Broker an advanced fee.
Rhode Island	Election of Owner's Policy of Title Insurance	No	Yes	At the time of application	Borrower(s)	This notice must be provided if a lender engages a title attorney to search the title of real estate and a borrower elects not to purchase an owner's policy of title insurance.
Rhode Island	Appraisal Fee Disclosure	Yes, if applicable	Yes, if applicable	Within 3 business days of application; Prior to collecting an appraisal fee from the borrower	Borrower(s)	Broker to provide FGMC with a copy of the completed disclosure if the borrower pays the Broker an advanced appraisal fee.
Rhode Island	Prohibited Acts and Practices Disclosure (Form 1)	No	Yes	Within 3 business days of application	Borrower(s) Broker	Broker to provide form to FGMC on all loans.
Rhode Island	Prohibited Acts and Practices Regarding High Cost Home Loans (Form 2)	No	Yes	Within 3 business days of application	Borrower(s) Broker	Broker to provide form to FGMC on all loans.
Rhode Island	Notice Regarding Nonrefundability of Loan Fees	Yes, if applicable	Yes, if applicable	Within 3 business days of application; Prior to collecting any fees from the borrower	Borrower(s)	Broker to provide form to FGMC on all loans.
South Carolina	Regulatory Agency Disclosure	No	Yes	At the time of application	Borrower(s)	Broker to provide form to FGMC on all loans.
South Carolina	Choice of Attorney and Insurance Agent Disclosure	No	Yes	Within 3 business days of application	Borrower(s)	Broker to provide form to FGMC on all loans. Form cannot be pre-populated, borrower must write choice of attorney and insurance agent.
South Carolina	Mortgage Broker Fee Agreement	Yes	Yes	Within 3 business days of application	Borrower(s) Broker	Broker to provide form to FGMC on all loans.
South Dakota				NONE		
Tennessee	Advance Fee Agreement	Yes, if applicable	Yes, if applicable	Within 3 business days of application; Prior to collecting any fees from the borrower	Borrower(s) Broker	Broker to provide FGMC with a copy of the completed disclosure if the borrower pays the Broker an advanced fee.
Texas	Dual Capacity Disclosure	Yes, if applicable	Yes, if applicable	Within 3 business days of application	Borrower(s)	Required anytime the broker acts as a real estate broker & a mortgage broker for the transaction.

State	Document Name	Broker to Provide if Lender Disclosing	Broker to Provide if Broker Disclosing	Timing of Disclosure	Signature Requirements	Broker Instructions/Additional Information
Texas	Mortgage Company Disclosure	No	Yes	At the time of application	Borrower(s) Broker	Broker to provide form to FGMC on all loans.
Utah	Advance Fee Disclosure	Yes, if applicable	Yes, if applicable	Within 3 business days of application; Prior to collecting any fees from the borrower.	Borrower(s)	Broker to provide FGMC with a copy of the completed disclosure if the borrower pays the Broker an advanced fee.
Vermont	Addendum to Residential Mortgage Loan Application	Yes	Yes	Within 3 business days of application	Borrower(s)	Broker to provide form to FGMC on all loans.
Vermont	Mortgage Broker Agreement	Yes	Yes	At the time of application	Borrower(s) Broker	Broker to provide form to FGMC on all loans.
Virginia	Preapproval Disclosure	No	Yes, if applicable	Within 3 business days of application	Borrower(s)	Licensed mortgage lender or mortgage broker must not inform a consumer that the consumer has been or will be "preapproved" unless the licensee contemporaneously, or within 3 business days in the case of telephone communication, provides the consumer with a written disclosure.
Virginia	Dual Capacity Disclosure	Yes, if applicable	Yes, if applicable	Within 3 business days of application	Borrower(s)	Required anytime the broker acts as a real estate broker & a mortgage broker for the transaction.
Virginia	First Mortgage Loan Application Disclosure	No	Yes	At the time of application	Borrower(s)	Required on a first mortgage loan that is secured by owner-occupied residential real estate consisting of 1- to 4-family dwelling units.
Virginia	Mortgage Broker Agreement	Yes	Yes	Within 3 business days of application	Borrower(s) Broker	Broker to provide form to FGMC on all loans.
Virginia	Choice of Settlement Agent	No	Yes	Within 3 business days of application	Borrower(s)	Broker to provide form to FGMC on all loans.
Washington	Dual Capacity Disclosure	Yes, if applicable	Yes, if applicable	Within 3 business days of application	Borrower(s)	Required anytime the broker acts as a real estate broker & a mortgage broker for the transaction.
West Virginia	NONE					
Wisconsin	Consumer Disclosure Statement for Brokerage Services	Yes	Yes	Within 3 business days of application	Borrower(s)	Broker to provide form to FGMC on all loans.
Wisconsin	Mortgage Broker Agreement	Yes	Yes	Within 3 business days of application	Borrower(s) Broker	Broker to provide form to FGMC on all loans.
Wisconsin	Application Fee Disclosure	Yes, if applicable	Yes, if applicable	At the time of application. Prior to collecting any fees from the borrower	Borrower(s)	Broker to provide FGMC with a copy of the completed disclosure if the borrower pays the Broker an advanced fee.
Wyoming	Mortgage Brokerage Agreement	Yes	Yes	Within 3 business days of application; Prior to collecting any fees from the borrower	Borrower(s)	Broker to provide form to FGMC on all loans.
Wyoming	Fee Change Disclosure	No	Yes	If necessary, at least 3 business days prior to closing	Borrower(s)	Disclosure must be issued no less than 3 business days prior to consummation if fees increase after issuance of the Loan Estimate.