

State	Mortgage Loan Origination Agreement	Mortgage Loan Agreements Required
Alabama	x	Mortgage Loan Origination Agreement
Arizona	x	Advance Fee Disclosure : In connection with an application for a mortgage Loan of \$200,000 or less, a mortgage broker may not accept any monies or documents, except pursuant at a writtten agreement...must contain: (1)terms pertaining to the disposition of the monies and documents, whether the loan is finally consummated or not; (2)the term for which the agreement is to remain in force before return of the monies and documents for nonperformance can be required; and (3)an itemized list of all estimated costs to the borrower of obtaining the mortgage loan including all costs charged by third parties.
California	x	"Written Loan Brokerage Agreement Required"
Colorado	x	Mortgage loan originators are not required to have a contract between the mortgage loan originator and the borrower. However, if a contract does exist, every contract between a mortgage loan originator and a borrower must be in writing and contain the entire agreement of the parties. Colo. Rev. Stat. Ann. §12-61-913(1); 4 Colo. Code Regs.
Delaware	x	"Disclosure of Mortgage Broker Agreement and Terms"
Georgia	x	A mortgage lender or broker must make the following disclosures in writing to the applicant before accepting an application fee, property appraisal fee, credit report fee, or any other third-party fee from an applicant for a residential mortgage loan: (1)the amounts of the application fee, the credit report fee, the property appraisal fee and/or any other third-party fees; (2)whether all or any part of such fees or charges is refundable prior to settlement of the mortgage loan, and the terms and conditions for obtaining a refund if all or any part of the fees or charges is refundable; (3)the specific services which will be provided or performed for the application fee; and (4)in cases where the fees are being accepted by a mortgage lender or mortgage broker, the lender or broker must disclose that the lender or broker cannot guarantee approval of the loan application or acceptance into a particular loan program. Additionally, the lender or broker may not use the terms "closing" or "settlement" to refer to a transaction unless the transaction meets the definition of settlement
Illinois	x	Loan Brokerage Agreement
Indiana	x	Indiana Loan Broker Agreement
Kansas	x	Loan Brokerage Agreement
Louisiana	x	Loan Brokerage Agreement and Disclosure Statement
Maine	x	Mortgage Broker Agreement
Massachusetts	x	Loan Origination and Compensation Agreement
Mississippi	x	Mortgage Origination Agreement
Missouri	x	Loan Brokerage Disclosur Statement and Fee Agreement
Montana	x	Mortgage Loan Origination Disclosure
Nebraska	x	Mortgage Broker Agreement
New Jersey	x	Mortgage Broker Service Agreement
New York	x	Pre-Application Disclosure and Fee Agreement

North Carolina	x	Mortgage Broker Fee Disclosure
North Dakota	x	Money Broker Contract
Ohio	x	Mortgage Loan Origination Disclosure Statement
South Carolina	x	Mortgage Broker Fee Agreement
Texas	x	Mortgage Company Disclosure
Vermont	x	Mortgage Broker Agreement
Virginia	x	Mortgage Broker Agreement
Washington	x	Every contract between a mortgage broker, or a loan originator, and a borrower must be in writing and must contain the entire agreement of the parties. Any contract entered by a loan originator is binding on the mortgage broker
Wisconsin	x	Mortgage Brokerage Agreements
Wyoming	x	Mortgage Brokerage Agreement