

## Compliance Focus Areas – Hawaii

### Application Disclosures

#### Addendum to Residential Mortgage Loan Application (a/k/a Domestic Partner Disclosure)

- If separate disclosure from 1003, verify dated prior to close.
- This is not required where the borrower is married.

#### Power of Foreclosure Sale Notice

Must be dated within 3 days of the 1003.

### Marital Rights

- Hawaii is a **not** community property state.
- The signatures of both spouses are necessary on a mortgage in order to bar the possibility of dower in the property.

### Predatory Lending

UWM does not purchase high-cost loans. Hawaii has no laws or regulations specifically regulating high-cost lending activities.

### Closing Practices

Hawaii is not a wet settlement state. There are no laws or regulations that speak to the timing of when funds must be available to the closing agent.