

State Specific Consumer Mortgage Disclosures - Arkansas

Disclosures	Initial Disclosures	Prior to Closing	At Closing	Disclosures provided by PeirsonPatterson	PPDocs Number	Purchase				Refinance				Misc		State Law Citation	Notes
						1st Lien Purchase 1 - 4 Primary Residence	1st Lien Purchase 1 - 4 Second Home / Vacation	Subordinate Lien Purchase 1 - 4 Primary Residence	Subordinate Lien Purchase 1 - 4 Second Home / Vacation	1st Lien Refinance 1 - 4 Primary Residence	1st Lien Refinance 1 - 4 Second Home / Vacation	Subordinate Lien Refinance 1 - 4 Primary Residence	Subordinate Lien Refinance 1 - 4 Second Home / Vacation	HELOCs	Lot Loans/Bare Ground		
State																	
Right to Choose an Attorney (Only required if the lender wishes to exclude attorney fees in a AR high cost mortgage and the loan is less than \$150,000)	Y	N	N	Y	9431			✓	✓	✓	✓	✓	✓	✓		AR Code Section 23-53-103(6)(B)(ii)(h)	