

State Specific Consumer Mortgage Disclosures - Indiana

Disclaimer: The material below is for general informational purposes only and is not intended to be a substitute for professional compliance assistance. Anyone reviewing the below information should contact his or her own compliance professionals to obtain advice with respect to any issues or questions related to a particular transaction. The material below is designed for use by state or federal financial institutions. State licensed lenders or brokers should consult alternate reference materials.

Disclosures	Notes	Applicability		Delivery Timing			PPDocs		Purchase				Refinance				Misc.		State Law Citation
		Financial Institutions	State Licensed Lender or Broker	Initial Disclosures	Prior to Closing	At Closing	Provided by PPDocs, Inc.	Doc. ID Number	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	
Loan Broker Agreement	1	N	Y	Y	N	N	N	N/A	✓	✓	✓	✓	✓	✓	✓	✓	✓	Ind. Admin. Code tit. 710 § 1-22-5; Ind. Code Ann. §23-2.5-8-1	
Loan Product Choice Disclosure	2	Y	Y	Y	N	N	Y	5959	✓		✓		✓		✓			Ind. Code Ann. §24-9-4-1	
Right to Choose Insurance Provider	3	Y	Y	Y	N	N	Y	1108	✓		✓		✓		✓		✓	Ind. Code Ann. §24-4.5-3-202(2)(a)	
Homeowner Protection Notice	4	Y	Y	Y	N	N	Y	9492	✓		✓		✓		✓			Ind. Code Ann. §24-5-23.5-8	
Optional Insurance Disclosure	5	Y	Y	N	Y	Y	Y	2116	✓		✓		✓		✓		✓	Ind. Code Ann. §24-4.5-3-202(2)(b)	
Notice to Borrower	6	Y	Y	Y	Y	N	Y	9473	✓		✓		✓		✓			Ind. Code Ann. §24-9-4-	

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Notice to Purchaser or Assignee	7	Y	Y	N	Y	Y	Y	9491	✓		✓		✓		✓				11 Ind. Code Ann. §24-9-4- 1(5)

Notes:

1. Written loan broker agreement to be entered with potential borrower within 3 business days of application.
2. High-cost home loan may not include prepayment penalty fee unless lender offers borrower loan product without prepayment fee.
3. If lender charges for insurance.
4. Disclosure must be provided no later than 3 business days after receiving a completed written application for a mortgage loan.
5. To be provided if lender receives an additional charge for consumer credit insurance written in connection with the loan.
6. Notice must be provided at least 3 business days prior to the close of a high-cost home loan.
7. Notice must be provided to the purchaser or assignee of a high-cost home loan prior to the sale or assignment of the loan.