

State Specific Consumer Mortgage Disclosures - Indiana

Disclosures						Purchase				Refinance				Misc		State Law Citation	Notes
	Initial Disclosures	Prior to Closing	At Closing	Disclosures provided by PeirsonPatterson	PPDocs 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		
State																	
Loan Product Choice Disclosure (Prepayment penalty must be borrower's choice, and option without prepayment penalty must be offered)	Y	N	N	Y	5959	✓		✓		✓		✓					Ind. Code Ann. §24-9-4-1
Right to Choose Insurance Provider (Provide if additional charge made for insurance written in connection with a loan)	Y	N	N	Y	1108 or 9417	✓	✓	✓	✓	✓	✓	✓	✓	✓			Ind. Code Ann. §24-4.5-3-202(2)
Homeowner Protection Notice (If appraisal required on transaction)	Y	N	N	Y	9492	✓		✓		✓		✓					Ind. Code Ann. §24-5-23.5-8
Optional Insurance Disclosure (If lender receives charge for consumer credit insurance written in connection with loan)	Y	N	Y	Y	2116					✓	✓	✓	✓				Ind. Code Ann. §24-4.5-3-202(2)
Notice to Borrower (At least 3 business days prior to closing high cost home loan)	N	Y	N	Y	9473	✓		✓		✓		✓					Ind. Code Ann. §24-9-4-11
Notice to Purchaser or Assignee (To purchaser or assignee prior to sale or assignment of high cost home loan)	N	Y	Y	Y	9491	✓		✓		✓		✓					Ind. Code Ann. §24-9-4-1(5)