

State Specific Consumer Mortgage Disclosures – Indiana

Disclaimer: The material below is for general informational purposes only and not for the purpose of providing legal advice. Anyone reviewing the below material should contact his or her own attorney to obtain legal advice with respect to any particular transaction, issue, or problem. The material below is designed for use by state or federal financial institutions. State licensed lenders or brokers should consult alternate reference materials. Use or review of the below materials does not create an attorney-client relationship between PPDocs, Inc. and the user or reviewer.

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 (High cost loan - Option without prepayment penalty must be offered – Prepayment penalty not allowed for ARM Refinance) (Licensed mortgage lender only for loans ineligible for GSE secondary market)	Y	N	N	Y	5959	✓		✓		✓		✓					Ind. Code Ann. §24-9-4-1(4)
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)(a)
Homeowner Protection Notice (If appraisal required on transaction)	Y	N	N	Y	9492	✓	✓	✓	✓	✓	✓	✓	✓				Ind. Code Ann. §24-5-23.5-8(a)
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)(b)

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Notice to Borrower (At least 3 business days prior to closing high cost home loan) (Licensed mortgage lender only for loans ineligible for GSE secondary market)	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) (Licensed mortgage lender only for loans ineligible for GSE secondary market)	N	N	Y	Y	9491	✓		✓		✓		✓				Ind. Code Ann. §24-9-4-1(5)	