

State Specific Consumer Mortgage Disclosures - Iowa

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	
Interest Reduction Fee Disclosure	1	Y	Y	N	N	N	Y	N/A	✓		✓		✓		✓		✓		Iowa Code Ann. § 535.8(5)
Notice to Cosigner	2	Y	Y	N	Y	Y	Y	7437	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Iowa Code Ann. § 537.3208
Notice of No Oral Agreement	3	Y	Y	N	N	Y	Y	3787	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Iowa Code Ann. § 535.17

Notes:

1. Prior to accepting an application when borrower uses bona fide discount points to buy down the rate.
2. Before or at the time the cosigner signs any separate agreement of obligation or document setting forth the debtor's agreement.
3. For all closed-end credit agreements.