

## State Specific Consumer Mortgage Disclosures - Kansas

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		
<b>State</b>																	
Disclosure of Governing Authority (Prior to entering contract for services or receiving any compensation or promise of compensation for a mortgage loan, for lenders licensed in Kansas)	Y	N	N	Y	5950	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		Kan. Admin. Regs. 17-24-1
Dual Capacity Disclosure (If lender will receive compensation as a real estate broker and for mortgage business services)	Y	N	N	Y	5963	✓	✓										Kan. Stat. Ann. §9-2212; Kan. Stat. Ann. §16a-2-310
Notice to Consumer *** (Statement included on any written agreement for a closed-end consumer credit transaction which requires or provides for the signature of the consumer)	Y	N	Y	Y	N/A			✓	✓			✓	✓		✓		Kan. Stat. Ann. §16a-3-202
Optional Insurance Disclosure *** (Provide if lender receives additional charge for consumer credit insurance written in connection with a loan)	Y	N	N	Y	2114			✓	✓			✓	✓	✓	✓		Kan. Stat. Ann. §16a-2-501(2)
Right to Choose Insurance Provider *** (Provide if additional charge made for insurance written in connection with a loan)	Y	N	N	Y	5191	✓	✓	✓	✓	✓	✓	✓	✓	✓			Kan. Stat. Ann. §16a-4-109

## State Specific Consumer Mortgage Disclosures - Kansas

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		
Notice for High Loan-to-Value Mortgages *** (Provide at least 3 days prior to the disbursement of loan proceeds if the LTV exceeds 100%)	N	Y	Y	Y	9499	✓		✓		✓		✓		✓		Kan. Stat. Ann. §16a-3-207 (Not applicable if lender is supervised financial organization)	

\*\*\* 1<sup>st</sup> lien only covered by Kansas Statute Annotated 16a if LTV over 100% or loan subject to UCC by written agreement