

State Specific Consumer Mortgage Disclosures – Kansas

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						Purchase				Refinance				Misc		State Law Citation	Notes
	Initial Disclosures	Prior to Closing	At Closing	Disclosures provided by PPDocs, Inc.	PPDocs, Inc. 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																	
Disclosure of Governing Authority (Prior to entering contract for services or receiving any compensation or promise of compensation for a mortgage loan, for non-bank lenders licensed in Kansas)	Y	N	N	Y	5950	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		Kan. Admin. Regs. 17-24-1
Dual Capacity Disclosure (If state-licensed non-bank 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

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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) (Non-TRID Loans only)	Y	N	N	Y	5191	✓	✓	✓	✓	✓	✓	✓	✓	✓		Kan. Stat. Ann. §16a-4-109	
Notice for High Loan-to-Value Mortgages *** (For non-supervised financial organizations) (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	

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