

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.

State Specific Consumer Mortgage Disclosures- Kentucky

Disclosures	Initial Disclosures	Prior to Closing	At Closing	Disclosures provided by PPDocs, Inc.	PPDocs, Inc. 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		
State																	
Notification of New Homeowners of Homeownership Protection Centers	N	N	Y	Y	8116	✓	✓	✓	✓	✓	✓	✓	✓	✓			KY Revised Statutes Section 286.2-020(2)
High Cost Home Loans With Prepayment Penalties	N	Y	N	N	N/A	✓		✓		✓		✓					KY Revised Statutes Section 360.100(2)(a)(1)
Notice to Borrower (High Cost)	N	Y	N	Y	8938	✓		✓		✓		✓					KY Revised Statutes Section 360.100(2)(h)
Notice of Material Change in Loan Terms (High Cost)	N	Y	N	N	N/A	✓		✓		✓		✓					KY Revised Statutes Section 360.100(1) & (2)
Fair Housing Pamphlet	N	N	Y	Y	5232	✓	✓	✓	✓	✓	✓	✓	✓	✓			104 KY Admin Rules Section 1:010
Sale of Insurance Disclosure (Before any offer of Insurance) (Bank only)	Y	N	N	Y	4624	✓	✓	✓	✓	✓	✓	✓	✓	✓			KY Revised Statutes Section 304.9-135(2)(b)
Right to Choose Insurance Provider	Y	N	N	Y	5252	✓	✓	✓	✓	✓	✓	✓	✓	✓			KY Revised Statutes Section 304.12-150