

State Specific Consumer Mortgage Disclosures- Kentucky

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		
State																	
Notification of New Homeowners of KY Homeownership Protection Centers	Y		Y	Y	1800	✓	✓	✓	✓	✓	✓	✓	✓	✓		KY Revised Statutes Section 286.2-020	
Notice to Borrower (High Cost Loans) (\$15k<\$200K)	Y		Y		8938	✓		✓		✓		✓				Kentucky Revised Statutes Section 360.100(2)(h)	
Kentucky Fair Housing Pamphlet	Y			Y	5232	✓	✓	✓	✓	✓	✓	✓	✓	✓		104 KY Admin Rules Section 1:010	
Kentucky Sale of Insurance Disclosure (Before any offer of Insurance)	Y		Y	Y	4624	✓	✓	✓	✓	✓	✓	✓	✓	✓		KY Revised Statutes Section 304.9-135	
Kentucky Right to Choose Insurance Provider	Y			Y	5252	✓	✓	✓	✓	✓	✓	✓	✓	✓		KY Revised Statutes Section 304.12-150	