

State Specific Consumer Mortgage Disclosures - Louisiana

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	
Residential Loan Fee Agreement	1	N	Y	Y	N	N	Y	3127	✓	✓	✓	✓	✓	✓	✓	✓	✓		La. Rev. Stat. Ann. § 6:1096
Application Fee Disclosure	2	N	Y	Y	N	N	Y	7237	✓	✓	✓	✓	✓	✓	✓	✓	✓		La. Rev. Stat. Ann. § 6:1096(j)(1)
Loan Brokerage Agreement and Disclosure Statement	3	N	Y	Y	N	N	N	N/A	✓	✓	✓	✓	✓	✓	✓	✓	✓		La. Rev. Stat. Ann. § 9:3572.11
Mortgage Loan Origination Agreement	4	N	Y	Y	N	N	N	N/A	✓	✓	✓	✓	✓	✓	✓	✓	✓		La. Rev. Stat. Ann. § 6:1098

Notes:

1. To be provided for non-federally related mortgage loans prior to collecting fees.
2. To be provided prior to collecting reasonable application fee.
3. To accompany the application and be signed by all contracting parties; a copy of the signed agreement shall be presented to the applicant at closing.

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4. Disclosure describing broker's relationship with the borrower and the manner the broker is compensated to be provided within 3 business days after application.