

State Specific Consumer Mortgage Disclosures - Mississippi

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																	
Mortgage Origination Agreement (With initial disclosures if lender is licensed in Mississippi)	Y	N	N	Y	5434	✓	✓	✓	✓	✓	✓	✓	✓	✓		Miss. Code Ann. §81-18-33(a)****	
Right to Choose Insurance Provider (Prior to or at time of application for insurance if lender requires insurance and offers directly or through an affiliate)	Y	N	N	Y	5441	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	MSMLA Regulations §98-3(11)	
Rate Lock Agreement (At time rate is locked if rate lock fee is collected)	N	Y	N	Y	1907	✓	✓	✓	✓	✓	✓	✓	✓	✓		Miss. Code Ann. §81-18-28****	

****Chapter 18 of the Annotated Code is repealed effective July 1, 2020