

State Specific Consumer Mortgage Disclosures – Missouri

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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																	
Right to Choose Insurance Provider (If lender solicits insurance on real property) (Non-TRID)	Y	N	N	Y	8248	✓	✓			✓	✓			✓		Mo. Rev. Stat. Ann. §375.937; Mo. Rev. Stat. Ann. §443.703(16)	
Rate Lock Agreement (Required if lock fee collected) (Mortgage lenders/brokers)	N	Y	N	Y	7479	✓	✓	✓	✓	✓	✓	✓	✓	✓		Mo. Code Regs. Ann. Tit. 20. 1140-30.280; Mo. Rev. Stat. Ann. §443.703.1(31)	
Lender Placed Insurance Notice (If lender requires homeowners insurance on real property)	N	N	Y	Y	2932	✓	✓	✓	✓	✓	✓	✓	✓	✓		Mo. Rev. Stat. Ann. §427.120	