

State Specific Consumer Mortgage Disclosures – North Dakota

Disclosures						Purchase				Refinance				Misc		State Law Citation	Notes
	Initial Disclosures	Prior to Closing	At Closing	Disclosures provided by PeirsonPatterson	PPDocs 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																	
Loan Disclosure Statement (When money broker arranges loan, if RESPA and/or TILA disclosures not otherwise provided on consumer transaction)	Y	N	N	N	N/A	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	N.D. Admin. Code §13-05-01-04
Notice to Borrower Regarding Regulation by Department (On Loan Disclosure Statement provided by money broker)	Y	N	N	N	N/A	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	N.D. Admin. Code §13-05-01-03
Balloon Payment Disclosure (Statement to print on Loan Disclosure Statement)	Y	N	N	N	N/A	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	N.D. Admin. Code §13-05-01-04(2)
United States Veterans Administration Notice (On VA loans, must be executed at time of application)	Y	N	N	Y	2106	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	N.D. Cent. Code §35-03-01.3