

## State Specific Consumer Mortgage Disclosures - Oklahoma

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		
<b>State</b>																	
Oklahoma Dishonored Check Notice (Only if lender imposes such a fee)	N	N	Y	Y	7357	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	OK Statutes Tit. 14A, Section 3-301	
Oklahoma Credit Insurance Disclosure (Only if a OK high cost mortgage and the borrower obtains credit life, accident and health or unemployment insurance products)	N	N	Y	Y	7115					✓	✓	✓	✓	✓		OK Statutes Tit. 14A, Section 4-113	
Oklahoma Title Protection Notice-APP (Only if lender purchases a lender's title policy)	Y	N	N	Y	6539	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	OK Statutes Tit. 46, Section 20 At the time of loan application	
Oklahoma Subsection 10 Mortgage Loan Disclosure (High Cost)	N	Y	N	Y	2551					✓	✓	✓	✓	✓		OK Statutes Tit. 14A, Section 3-309.4 At least three business days prior to closing	
Oklahoma Consumer Credit Report Security Freeze Act - Notice of Rights (Must be delivered with the FCRA - Notice To The Home Loan Applicant)	Y	N	N	Y	2245	✓	✓	✓	✓	✓	✓	✓	✓	✓		24 OK Stat § 24-158	