

State Specific Consumer Mortgage Disclosures – Oklahoma

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	Initial Disclosures	Prior to Closing	At Closing	Disclosures provided by PPDocs, Inc.	PPDocs, Inc. 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																	
Oklahoma Credit Insurance Disclosure (Only if a OK high cost mortgage and the borrower obtains credit life, accident and health or unemployment insurance products from creditor)	N	N	Y	Y	7115					✓		✓					OK Statutes Tit. 14A, Section 4-113
Oklahoma Title Protection Notice (At application, only if title policy issued to lender)	Y	N	N	Y	6539	✓	✓	✓	✓								OK Statutes Tit. 46, Section 20
Oklahoma Subsection 10 Mortgage Loan Disclosure (High Cost) (At least three business days prior to closing)	N	Y	N	Y	2551					✓		✓					OK Statutes Tit. 14A, Section 3-309.4
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	✓	✓	✓	✓	✓	✓	✓	✓	✓			OK Statutes Tit. 24, Section 158