State Specific Consumer Mortgage Disclosures- West Virginia

						Purchase				Refinance				Misc			
Disclosures	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 Law Citation	Notes
State																	
Collateral Protection Insurance Disclosure	N	N	Y	Y	5457	✓	✓	✓	✓	✓	✓	✓	✓	✓		WV Code Section 46A-3-109a	
Right to Choose Insurance provider (If insurance is offered by Lender)	Y	N	Y	Y	5191	✓	✓	✓	✓	✓	✓	✓	✓	✓		WV Code Section 46A-3-109(b)(4)	
Notice to Co-Signer	N	N	Y	Y	6445	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	WV Code Section 46A-2-104	
Tangible Net Benefit (Refi of Primary w/in 24 months)	Y	N	Y	Y	9429					✓						WV Code Section 31-17-8	