

State Specific Consumer Mortgage Disclosures – Wyoming

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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																	
Insurance Notice	Y	N	N	Y	5477	✓	✓	✓	✓	✓	✓	✓	✓	✓			WY Stat Section 40-14-409
Changed Circumstances Notice (At the time of a changed circumstance with increase to lender's fees, to be delivered with a revised LE)	N	Y	N	Y	1323	✓	✓			✓	✓			✓			WY Stat Section 40-23-113(e)(ii)
Mortgage Broker Agreement (Mortgage Brokers Only)	Y	N	N	Y	5466	✓	✓			✓	✓			✓			WY Stat Section 40-23-114(a) and (b)
Mortgage Broker Commitment/Lock-In (Mortgage Brokers Only) (At the time of commitment or rate lock)	N	Y	N	N	N/A	✓	✓			✓	✓			✓			WY Stat Section 40-23-115(a)
Important Prepayment Penalty Disclosure (Only if a prepayment penalty will be charged) (Within three business day of application and at closing)	Y	N	Y	Y	5467	✓	✓			✓	✓			✓			WY Stat Sections 40-23-115(b) and 40-23-113(a)(ii)