

State Specific Consumer Mortgage Disclosures – Wyoming

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						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)