

State Specific Consumer Mortgage Disclosures - Kansas

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	Notes	Applicability		Delivery Timing			PPDocs		Purchase				Refinance				Misc.		State Law Citation
		Financial Institutions	State Licensed Lender or Broker	Initial Disclosures	Prior to Closing	At Closing	Provided by PPDocs, Inc.	Doc. ID 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	
Loan Brokerage Agreement	1	N	Y	N	N	N	N	N/A	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Kan. Stat. Ann. § 50-1006/50-1007
Disclosure of Governing Authority	2	N	Y	Y	N	N	Y	5950	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Kan. Admin. Regs. 17-24-1
Dual Capacity Disclosure	3	N	Y	Y	N	N	Y	5963	✓	✓									Kan. Stat. Ann. § 16a-2-310; Kan. Stat. Ann. § 9-2212(g)
Optional Insurance Disclosure	4	Y	Y	Y	N	N	Y	2114	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Kan. Stat. Ann. § 16a-2-501(2)
Right to Choose Insurance Provider	5	Y	Y	Y	N	N	Y	5191	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Kan. Stat. Ann. § 16a-4-109
Notice for High Loan-to-Value Mortgages	6	N	Y	N	Y	Y	Y	9499	✓		✓		✓		✓		✓		Kan. Stat. Ann. § 16a-3-207

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Notes:

1. At application - To be provided at least 7 days before a someone signs an agreement for loan broker services, or at least 7 days before the loan broker receives compensation, whichever occurs first.
2. Disclosure must be provided prior to a mortgage business entering into any contract for the provision of services or receiving compensation or the promise of compensation.
3. To be provided in order to receive compensation for mortgage business services and realtor services for the collateral property.
4. To be provided if lender receives additional charge for consumer credit insurance written in connection with the transaction.
5. To be provided if an additional charge made for insurance written in connection with the transaction.
6. To be provided at least 3 days prior to disbursement of loan proceeds when LTV exceeds 100%.