

State Specific Consumer Mortgage Disclosures - Kentucky

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	
Notice of Free Choice of Agent and Insurer	1	Y	Y	N	Y	N	Y	5252	✓	✓	✓	✓	✓	✓	✓	✓	✓		Ky. Rev. Stat. Ann. § 304.12-150
Notice to Borrower	2	Y	Y	Y	Y	N	Y	8938	✓		✓		✓		✓				Ky. Rev. Stat. Ann. § 360.100(2)(h)
Notice of Material Change in Loan Terms	3	Y	Y	N	Y	N	N	N/A	✓		✓		✓		✓				Ky. Rev. Stat. Ann. § 360.100 (1) & (2)
Homeownership Protection Center Notification to Homeowners	4	N	Y	N	N	Y	Y	8116	✓	✓	✓	✓	✓	✓	✓	✓	✓		Ky. Rev. Stat. Ann. § 286.2-020(2)
Fair Housing Brochure	5	Y	Y	N	N	Y	Y	5232	✓	✓	✓	✓	✓	✓	✓	✓	✓		104 Ky. Admin. Regs. § 1:010(4)
Sale of Insurance Disclosure	6	Y	Y	Y	Y	N	Y	4624	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Ky. Rev. Stat. Ann. § 304.9-135(2)(f)

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Notes:

1. To be disclosed upon loan approval.
2. High-Cost Loan – Must be provided at least 3 business days prior to consummation.
3. High-Cost Loan – Must be provided no later than 3 days after lender learns of material changes to the loan after application and prior to closing, or 24 hours prior to closing, whichever is earlier.
4. Required at closing.
5. To be provided at consummation.
6. Provide when the consumer's application for an extension of credit from the financial institution is pending and when insurance is offered to the consumer, sold to the consumer, or required in connection with the loan or extension of credit by the financial institution or affiliate.