

State Specific Consumer Mortgage Disclosures - Nevada

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.

		Applicability		Delivery Timing			PPDocs		Purchase				Refinance				Misc.		
Disclosures	Notes	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	State Law Citation
Borrower(s) Acknowledgement and Agreement Concerning Dual Capacity	1	N	Y	N	N	N	N	N/A	✓	✓	✓	✓						✓	Nev. Admin. Code §645B.235(1)
Advance Fee Agreement	2	N	Y	Y	N	N	N	N/A	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nev. Rev. Stat. §645B.165(3)
Disclosure of Fees Earned by Mortgage Company	3	N	Y	N	Y	Y	N	N/A	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nev. Rev. Stat. §645B.305(1)
Commercially Reasonable Means or Mechanism Worksheet	4	N	Y	N	N	Y	N	N/A	✓		✓		✓		✓		✓		Nev. Rev. Stat. §598D.100(1)(b)
Mortgage Broker Disclosure of Involvement	5	N	Y	N	Y	N	N	N/A	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nev. Admin. Code §645B.210
Mortgage Investment Disclosure Form	6	N	Y	N	N	Y	N	N/A	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Nev. Rev. Stat. §645B.185

Notes:

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1. To be provided at application when real estate broker also acts as mortgage broker/agent.
2. To be provided prior to accepting advance payments to cover reasonable estimated costs to third persons if funds not placed in escrow.
3. Provide at or prior to consummation of loan.
4. Optional - To be completed for funded loan.
5. Provide as separate disclosure prior to closing loan.
6. Provide to private investor prior to accepting funds from them.