



Kansas State Disclosures

This matrix is distributed to provide general information about the subject matter covered and should not be utilized as a substitute for professional advice for your specific situation. If you require such advice, please consult with your own professional advisers. Please note that investors, lenders, and title companies may have different requirements than those set forth below. Please consult with the appropriate parties.

No	DESCRIPTION	DOCMAGIC PACKAGE TYPE	LENDER/BROKER	GOVERNING LAW	RULES	FORMAT NAME	SIGNATURE SELECTION
1	Freedom to Choose	Initial, Closing	Lender, Broker	Kan. Stat. Ann. § 16a-4-109	Applies to loans subject to KS Uniform Consumer Credit Code.	FTC.MSC	Individual, Officer
2	Notice by Registrant to Applicant	Initial, Closing	Lender, Broker	KS ADC 17-24-1; Kan. Stat. Ann. § 9-2208(b)	Must be in at least 10-pt bold face letters; Give prior to entering into any contract for the provision of services or prior to the license or registrant receiving any compensation or promise of compensation for a mortgage loan.	KSNBRTA.MSC	Individual, Officer, Title Only
3	Notice to Consumer (This notice is already in Uniform Consumer Credit Code Addendum applicable to 1st-lien loans)	Initial, Closing	Lender, Broker	Kan. Stat. Ann. § 16a-3-202	Applies to loans subject to KS Uniform Consumer Credit Code.	Jr.-lien promissory notes	N/A
4	UCCC High Loan-to-Value Notice	Initial, Closing	Lender, Broker	Kan. Stat. Ann. § 16a-3-207;(3), 16a-2-304	LTV > 100%; Give not less than 3 days [include weekends and federal legal holidays] before the loan is made.	KSCN.MSC	Individual, Officer
5	Uniform Consumer Credit Code Addendum	Closing	Lender, Broker	Kan. Stat. Ann. §§ 16a-1-101 through 16a-9-102	Upon customer request: to apply to 1st-lien loans.	KSUEAN.MSC	Individual, Officer, Co-Signer