



## Kentucky 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	Fair Housing Law Disclosure	Initial, Closing	Lender, Broker	104 Ky. Admin. Code § 1:010	Give at the time of sale, purchase, rental, insuring or financing of real property.	KYFHL.DSC	N/A
2	Loan Product Choice	Initial, Pre-Closing, Closing	Lender, Broker	Ky. Rev. Stat. § 360.100(2)	Selected only if Kentucky High-Cost Home Loan	KYLPC.MSC	Individual, Officer
3	Mortgage Broker Agreement	Initial, Pre-Closing, Closing	Broker	Ky. Rev. Stat. § 286.8-270	Provide before mortgage loan broker obtains any personal financial information from the applicant/borrower.	KYMBA.MSC	Individual, Officer, Co-Signer
4	Notice of Choice of Agent or Insurer	Initial, Closing	Lender	Ky. Rev. Stat. § 304.12-150	Give before borrower is required to purchase insurance.	KYNCAI.MSC	Individual, Officer, Co-Signer
5	Notice of High-Cost Home Loan Mortgage Material Change	Initial, Pre-Closing, Closing	Lender, Broker	Ky. Rev. Stat. § 360.100(2)(x)	Selected only if Kentucky High-Cost Home Loan	KYHCMMC.MSC	Individual, Officer
6	Notice to Borrower - High Cost Home Loans	Initial, Pre-Closing, Closing	Lender, Broker	Ky. Rev. Stat. § 360.100; 12 CFR 226.31(c)	High Cost; Give at least 3 days before settlement.	KYNTB.MSC	Individual, Officer
7	Notification to New Homeowners	Closing	Lender	Ky. Rev. Stat. Ann. §286.2-020(2)	Selects if property type is not equal to Multifamily, Commercial, or Land & Lots regardless of lien priority or occupancy status.	KYNTNH.MSC [24]	Individual
8	Prepayment Addendum to Note High Cost	Closing	Lender, Broker	Ky. Rev. Stat. § 294.110; 360.100	High Cost + Prepayment Penalty	KYAH.C.PPF	Individual, Officer, Co-Signer
9	Prepayment Rider High Cost	Closing	Lender, Broker	Ky. Rev. Stat. § 294.110; 360.100	High Cost + Prepayment Penalty	KYRHC.PPF	Individual, Officer, Title Only, Non-Title Spouse

[24] New Form as of January 1, 2009