

Compliance Focus Areas – Missouri

Application Disclosures

Application Disclosure

Verify dated on or before 1003.

Loan Brokerage Disclosure Statement and Fee Agreement

Verify dated on or before 1003.

Marital Rights

- Missouri is **not** a community property state.
- Non-borrowing titled and non-titled spouses must sign the Mortgage, CD and Right of Rescission (if applicable).

Predatory Lending

UWM does not purchase high-cost loans. Missouri has no laws or regulations specifically regulating so-called predatory lending activities.

Closing Practices

Missouri has a wet settlement law. Funds must be presented to the closing agent no later than closing.