

**61-2d-112 Notice of information available to borrowers.**

- (1) In addition to any other notice or disclosure a lender or title company may provide to a borrower seeking, obtaining, or inquiring about a high-cost mortgage, the lender shall provide the borrower any brochure or other document information prepared by a federal or state authority in a form intended to inform consumers about home loans or consumer credit on financing or educational resources on financing.
- (2) The requirement set forth in Subsection (1) may include:
- (a) the posting, in a public area of the office, notice indicating that educational resources are available;
  - (b) a list of educational opportunities or programs offered in the surrounding area including the program name and phone number;
  - (c) a printed brochure or booklet on responsible lending and borrowing available to the borrower at no charge; or
  - (d) information from the Department of Financial Institutions on its responsible consumer financial educational program.

Enacted by Chapter 252, 2004 General Session