



# NOTICE TO BORROWER/ PROSPECTIVE BORROWER

(form HPU-01, effective 10/03/2015)

Office of the Indiana Attorney General  
Homeowner Protection Unit

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- **Right to Inspect Closing Disclosure:**

A borrower in a real estate transaction, which includes the making, refinancing, or consolidation of a mortgage loan, has the right to inspect the Closing Disclosure no later than three business days before settlement, as provided by federal law. For transactions in which a HUD-1 or HUD-1A Settlement Statement is instead required under federal law, a borrower has the right to inspect the HUD-1 or HUD-1A Settlement Statement one day prior to settlement.

- **Indiana Code § 24-5-23.5-7:**

A person shall not corrupt or improperly influence, or attempt to corrupt or improperly influence:

(1) the independent judgment of a real estate appraiser with respect to the value of the real estate that is the subject of a real estate transaction; or

(2) the development, reporting, result, or review of an appraisal prepared in connection with a real estate transaction;

through bribery, coercion, extortion, intimidation, collusion, or any other manner.

*As added by P.L. 52-2009, SEC. 2.*

- **Suspected Violation of Indiana Code § 24-5-23.5-7 or other Fraudulent Real Estate Transactions:**

If you, the borrower or prospective borrower, suspect a violation of Indiana Code § 24-5-23.5-7, or any other suspected fraudulent residential real estate transactions, you may contact the Homeowner Protection Unit of the Office of the Indiana Attorney General.

- **Contact Information:**

**Homeowner Protection Unit**

Toll Free: 1-800-382-5516

Electronically: [HPU@atg.in.gov](mailto:HPU@atg.in.gov)

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**This form is being provided to you, the borrower or prospective borrower, pursuant to Indiana Code § 24-5-23.5-8(a).**