NOTICE TO BORROWER/PROSPECTIVE BORROWER
(form HPU-01)
Office of the Indiana Attorney General
Homeowner Protection Unit

• **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 the federal Real Estate Settlement Procedures Act (12 U.S.C. § 2601 *et seq.*), as amended.

• **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

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