

**IC 24-9**

**ARTICLE 9. HOME LOAN PRACTICES**

**IC 24-9-1**

**Chapter 1. Application**

**IC 24-9-1-1**

**Application of article**

Sec. 1. Except for IC 24-9-3-7(c)(3), IC 24-9-3-7(c)(4), and IC 24-9-3-7(c)(5), this article does not apply to:

(1) a loan made or acquired by a person organized or chartered under the laws of this state, any other state, or the United States relating to banks, trust companies, savings associations, savings banks, credit unions, or industrial loan and investment companies; or

(2) a loan:

(A) that can be purchased by the Federal National Mortgage Association, the Federal Home Loan Mortgage Association, or the Federal Home Loan Bank;

(B) to be insured by the United States Department of Housing and Urban Development;

(C) to be guaranteed by the United States Department of Veterans Affairs;

(D) to be made or guaranteed by the United States Department of Agriculture Rural Housing Service;

(E) to be funded by the Indiana housing and community development authority; or

(F) with a principal amount that exceeds the conforming loan size limit for a single family dwelling as established by the Federal National Mortgage Association.

*As added by P.L.73-2004, SEC.33. Amended by P.L.1-2006, SEC.414 and P.L.181-2006, SEC.58; P.L.52-2009, SEC.4; P.L.105-2009, SEC.7.*