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9-2214. Ownership of documents. All original documents provided to the licensee by the borrower or at the expense of the borrower, including any appraisals, are the property of the borrower and at the borrower's request, shall be returned to the borrower without further expense if the loan is not consummated. History: L. 1999, ch. 45, § 13; L. 2001, ch. 88, § 14; November 1.