

535.16 Delivery of copies of debt documents.

1. A lender or other secured party shall provide to a debtor, at the time a document relating to a debt is signed, a copy of the document signed by the debtor. Receipt of a copy required by [this section](#) may be acknowledged anywhere on the document or on a separate acknowledgment of receipt.

2. A lender or other secured party shall provide to a debtor copies of all documents signed by the debtor relating to the debt at any other time, upon request, for a charge that shall not exceed the reasonable cost of copying the document.

[86 Acts, ch 1081, §1](#); [87 Acts, ch 163, §1](#); [88 Acts, ch 1023, §1](#); [2018 Acts, ch 1041, §127](#)