

State Specific Consumer Mortgage Disclosures – Connecticut

Disclaimer: The material below is for general informational purposes only, and is not intended to be a substitute for professional compliance assistance. Anyone reviewing the below information should contact his or her own compliance professionals to obtain advice with respect to any issues or questions related to a particular transaction. The material below is designed for use by state or federal financial institutions. State licensed lenders or brokers should consult alternate reference materials.

Disclosures	Initial Disclosures	Prior to Closing	At Closing	Disclosures provided by PPDocs, Inc.	PPDocs, Inc. Number	Purchase				Refinance				Misc		State Law Citation	Notes
						1st Lien Purchase 1 - 4 Primary Residence	1st Lien Purchase 1 - 4 Second Home / Vacation	Subordinate Lien Purchase 1 - 4 Primary Residence	Subordinate Lien Purchase 1 - 4 Second Home / Vacation	1st Lien Refinance 1 - 4 Primary Residence	1st Lien Refinance 1 - 4 Second Home / Vacation	Subordinate Lien Refinance 1 - 4 Primary Residence	Subordinate Lien Refinance 1 - 4 Second Home / Vacation	HELOCs	Lot Loans/Bare Ground		
State																	
CT Application Disclosure (At the time of application)	N	N	N	N	N/A	✓	✓			✓	✓			✓		CT Gen Stat Sections 49-6a and 6b CT Gen Stat Section 49-6d	
CT PMI Disclosure (At application (if in person) or with initial disclosures (if application not in person) if applicant resides in CT)	Y	N	N	Y	6105	✓				✓				✓		CT Gen Stat Section 36a-726	
CT Notice of Legal Representation (At application (if in person) or with initial disclosures (if application not in person) if applicant resides in CT)	Y	N	N	Y	3160	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	CT Gen Stat Section 49-6d	
CT Agreement Concerning Nonrefundability of Advance Fees (Prior to fee paid in advance)	Y	Y	N	Y	3690	✓	✓	✓	✓	✓	✓	✓	✓	✓		CT Gen Stat Section 36a-498	