

State Specific Consumer Mortgage Disclosures – Massachusetts

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																	
Flood Insurance Disclosure (At the time of determining that the property is in a SFHA)	Y	Y	N	Y	9819	✓		✓		✓		✓		✓		MA Gen Law Ch 183, Section 69; 209 CMR 57.05	
Credit Insurance Disclosure (At the time of credit life, disability and unemployment insurance sales)	N	Y	Y	Y	9324	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	MA Gen Law Ch. 255, Section 12G	
Insurance Disclosure (At the time of application wherein an insurance product is solicited, offered, or sold, or within 3 business days if application not in person)	Y	N	N	Y	2084	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	209 CMR 49.06(5)(c)	
Tangible Net Benefit Worksheet (Optional form) (For refinancing a loan made in the last 60 months)	N	Y	N	Y	6036					✓		✓		✓		MA Gen Law Ch 183, Section 28C; 209 CMR 53.02, 53.03 and 53.04	
Civil Union Addendum to Loan Application (At application)	Y	N	N	Y	9422	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	440 Mass. 309 (MA 2003)	