

State Specific Consumer Mortgage Disclosures - Massachusetts

Disclosures						Purchase				Refinance				Misc		State Law Citation	Notes
	Initial Disclosures	Prior to Closing	At Closing	Disclosures provided by PeirsonPatterson	PPDocs Number	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																	
XYZ Disclosure	Y	Y	Y	Y		✓	✓	✓	✓								12.342.1300
Flood Insurance Disclosure – MA (At the time of determining that the property is in a SFHA)				Y	9819	✓	✓	✓	✓	✓	✓	✓	✓	✓			MA Gen Law Ch 183, Section 69; 209 CMR 57.05
Massachusetts Smoke Detector Certification Agreement			Y	Y	1882	✓	✓	✓	✓								MA Gen Law Ch 148, Section 26E and 26F
Credit Insurance Disclosure (Massachusetts) (At the time of credit life, disability and unemployment insurance sales)				Y	9324	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		MA Gen Law Ch. 255, Section 12G
Insurance Disclosure (Massachusetts) (At the time of soliciting the sale of insurance)				Y	2084	✓	✓	✓	✓	✓	✓	✓	✓	✓			209 CMR 49.00
Tangible Net Benefit Worksheet (For refinancing a loan made in the last 60 months)			Y	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	9422	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		440 Mass. 309 (MA 2003)