

State Specific Consumer Mortgage Disclosures – Massachusetts

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Disclosures						Purchase				Refinance				Misc		State Law Citation	Notes
	Initial Disclosures	Prior to Closing	At Closing	Disclosures provided by PPDocs, Inc.	PPDocs, Inc. 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																	
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)	