State Specific Consumer Mortgage Disclosures – New Jersey

						Purchase				Refinance				Misc			
Disclosures	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 Law Citation	Notes
State																	
Overnight Document Delivery Service Acknowledgment				Y	2093	✓	✓			✓	✓					NJ Admin Code 3:1-16.2(a)7i (Prior to assessing an overnight delivery fee)	
Lock-In Agreement (New Jersey)				Y	9169	✓	✓			✓	✓					NJ Admin Code 3:1-16.4 (At the time of executing a lock-in agreement)	
Attorney Disclosure (New Jersey)				Y	9187	✓	✓	✓	✓	✓	✓	✓	✓	✓		NJ Rev Stat § 46:10A-6 (At the time of or within 10 days of issuing a written loan commitment)	
New Jersey Application Disclosure Form	Y				6215	✓	✓			✓	✓					N.J.A.C. 3:1-16.3	
Consumer Insurance Protection Notice (Anti-Coercion Notice)	Y				4000	✓	✓	✓	✓	✓	✓	✓	✓	✓		NJ Admin Code 3:1-13.1(b)	
Commitment Disclosure (New Jersey)				N	N/A	✓	✓			✓	✓					N.J.A.C. 3:1-16.5 (At or before issuing a loan commitment)	
Private Well Testing Act Certification (New Jersey) (Only if a private well is present)			Y		6009	✓	✓									58:12A-27	