

State Specific Consumer Mortgage Disclosures – Rhode Island

Disclosures	Initial Disclosures	Prior to Closing	At Closing	Disclosures provided by PeirsonPatterson	PPDocs 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																	
Appraisal Fee Disclosure (If appraisal fee is paid prior to closing)	Y			Y	6377	✓	✓	✓	✓	✓	✓	✓	✓	✓		RI Gen. Laws Section 19-9-3	
Civil Union Addendum to Loan Application (At application)				Y	9422	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	RI Gen. Laws Sections 15-1-1	
RI Notice of Non-refundability of Loan Fees	Y			Y	5699	✓	✓	✓	✓	✓	✓	✓	✓	✓		RI Gen. Laws Section 34-23-6	
RI Prepayment Disclosure (Only if prepayment penalty exists)	Y			Y	6368	✓	✓	✓	✓	✓	✓	✓	✓	✓		RI Gen. Laws Section 34-23-5 and 34-25.2-6	
RI Choice of Insurance Disclosure	Y			Y	6531	✓	✓	✓	✓	✓	✓	✓	✓	✓		RI Gen. Laws Section 27-29-4	
RI Title Insurance Disclosure	Y			Y	6374	✓	✓	✓	✓	✓	✓	✓	✓	✓		RI Gen. Laws Section 19-9-5 & 6	