

## State Specific Consumer Mortgage Disclosures – Rhode Island

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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		
<b>State</b>																	
Appraisal Fee Disclosure (Prior to payment of the appraisal fee)	Y	Y	N	Y	6377	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	RI Gen. Laws §19-9-3	
Notice of Non-refundability of Loan Fees	Y	N	N	Y	5699	✓	✓	✓	✓	✓	✓	✓	✓	✓		RI Gen. Laws § 34-23-6	
Prepayment Penalty Disclosure (Only if prepayment penalty exists)	Y	Y	Y	Y	6368	✓	✓	✓	✓	✓	✓	✓	✓	✓		RI Gen. Laws §§ 34-23-5; 34-25.2-6(b)	
Choice of Insurance Disclosure (Non-TILA loans)	Y	Y	Y	Y	6531	✓	✓	✓	✓	✓	✓	✓	✓	✓		RI Gen. Laws §27-29-4(9)(iv)	
Title Insurance Disclosure	Y	Y	N	Y	6374	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	RI Gen. Laws §19-9-5 & 6	