



Connecticut State Disclosures

This matrix is distributed to provide general information about the subject matter covered and should not be utilized as a substitute for professional advice for your specific situation. If you require such advice, please consult with your own professional advisers. Please note that investors, lenders, and title companies may have different requirements than those set forth below. Please consult with the appropriate parties.

No	DESCRIPTION	DOCMAGIC PACKAGE TYPE	LENDER/BROKER	GOVERNING LAW	RULES	FORMAT NAME	SIGNATURE SELECTION
1	Disclosure Nonrefundability of Advanced Notice to Mortgage Applicants	Initial, Closing	Lender, Broker	Conn. Gen. Stat. § 36a-498; 36a-521	The term "nonrefundable" must appear in boldface type each time it is used.	CTDCNAF.MSC	Individual, Officer
2	Notice of HUD-Approved Housing Counselors	Initial	Lender	Conn. Gen. Stat. § 36a-760d(3)	Selects if audit for non-prime home loan is triggered; Property type is not equal to Multifamily, Commercial, or Land & Lots; Occupancy status = owner-occupied; Loan is not a HELOC or Connecticut Housing Finance Authority (CHFA) loan; Principal amount of loan < \$417K for loans originated prior to July 1, 2010, and thereafter the then current Fannie Mae conforming loan limit.	CTNHHC.MSC [21]	Individual
3	Notice of Loan Terms	Initial, Pre-Closing, Closing	Lender	Conn. Gen. Stat. § 36a-760a(c)	Selects if audit for non-prime home loan that is a first-lien is triggered; Property type is not equal to Multifamily, Commercial, or Land & Lots; Occupancy status = owner-occupied; Loan is not a HELOC or Connecticut Housing Finance Authority (CHFA) loan; Loan is in first-lien position; Principal amount of loan < \$417K for loans originated prior to July 1, 2010, and thereafter the then current Fannie Mae conforming loan limit.	CTNLTL.MSC [21]	Individual, Officer



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4	Notice to Mortgage Applicants	Initial	Lender	Conn. Gen. Stat. § 49-6a; 49-6d; 36a-725 et seq.; 36a-755 et seq.; 36a-675 et seq.; 36a-746 et seq.	1st Lien Loans	CTNTMA.MSC	Individual, Officer

[21] New Form as of August 1, 2008