



Massachusetts 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	Application Disclosure	Initial, Closing	Lender, Broker	209 CMR 32.32(3)(f); MA ST 183C § 3	High Cost; Must be given within 24 hours after the creditor first determines that the applicant has applied for a covered high cost loan.	MAHCHLA.MSC	Individual, Officer
2	Borrower Interest Worksheet	Initial, Closing	Lender, Broker	MA ST 183 § 28C; 209 CMR 53.00	Refinance of principal residence or second home that is not a purchase-money, FHA or VA loan and APR > 3.5 + Yield if 2nd-lien; else 2.5 + Yield used.	MABIW.MSC	N/A
3	Childhood Lead Poisoning Prevention	Initial	Lender, Broker	CLPPP Form 94	Purchase; applies to prospective borrower's home built before 1978.	MACLPP.MSC	Individual, Officer
4	Continuation Sheet/Residential Loan Application	Initial, Closing	Lender, Broker	MA ST 184 §17B	Open-End or Closed-End, 1st or Jr. Mortgage Loan; font type of statements need to be at least 2 pts. larger than font size of application.	MACS.MSC	Individual, Co-Signer
5	High Cost Loan Disclosures	Initial	Lender	209 CMR 32.32(3); 40.04	High Cost; must be in a conspicuous type size; give at or prior to taking an application.	MAHCHLD.MSC	Individual, Officer
6	License Disclosure	Initial, Closing	Lender, Broker	209 CMR 42.15	All Loans; Give at the time a fee is paid or when a mortgage loan application is accepted.	MALD.MSC	Individual, Officer
7	Loan Origination and Compensation Agreement	Initial	Broker	209 CMR 42.16; MA ST 259 § 7	Must be given at the time of application.	MALOCA.MSC	Individual, Officer



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8	Mortgage Loan Rate Lock Commitment	Initial, Closing	Lender	209 CMR 42.11A(4); 42.12A(3)	Owner occupied; 2nd home, single family, PUD, Condo or 1-4 units; Give before accepting any rate lock commitment fee, and before offering or entering into a mortgage loan rate lock commitment with a borrower.	MAMLRLC.MSC	Individual, Officer, Co-Signer
9	Sale Of Insurance, Goods Or Services	Initial, Closing	Lender, Broker	209 CMR 32.34(2)(b)	High Cost; Must be in at least 12 point type; Give at least 3 business days before the loan is closed.	MASOI.MSC	Individual, Officer, Co-Signer
10	Smoke Detector and Certification And Indemnification Agreements	Closing	Lender	MA ST 148 § 26E; 26F	No Rules	MACAIA.MSC	Individual, Officer, Title Only, Co-Signer
11	Stated Income Disclosure	Initial, Closing	Lender, Broker	940 CMR 8.06(16)	Occupancy Status = owner-occupied; Property Type = 1-4, Single Family, PUD, Condo; Loan Type = Not a HELOC; print one per "I" borrower.	MASID.MSC [15]	Individual
12	UREA Formaldehyde Foam Insulation (UFFI) Certification	Closing	Lender	MA ST 167 §47	No Rules	MAUFFI.MSC	Individual, Officer, Co-Signer