



## Maine 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	Alternative Financing Disclosure	Initial, Pre-Closing, Closing	Lender, Broker	ME ADC 02-030-250 § 5	Balloon loans; when given at the time of application, creditor must offer to qualify the borrower for a fully-amortizing loan; disclosure must also be given at least 3 days prior to closing, and, at such time, the creditor must qualify the borrower in writing for a fully-amortizing loan.	MEAFD.MSC	Individual, Officer
2	Application Disclosure	Initial, Closing	Lender, Broker	Me. Rev. Stat. Ann. tit. 24-A § 2168; 24-A § 2168; 24-A § 2169	Given at application.	MEAD.MSC	Individual, Officer
3	Balloon Addendum to Note and Rider to Mortgage	Closing	Lender	Me. Rev. Stat. Ann. Tit. 9-A § 3-308	Owner-occupied, or 2nd home balloons	MEBANRM.MSC	Individual, Officer, Title Only, Non-Title Spouse
4	Form REW-4	Closing	Lender, Broker	Me. Rev. Stat. Ann. Tit. 36 § 5250-A	Purchase	MEREW4.MSC	Individual, Officer
5	Mortgage Broker Contract	Initial, Pre-Closing, Closing	Broker	Me. Rev. Stat. Ann. tit. 9-A § 10-302	All loans	MEMBC.MSC	N/A
6	Notice of Borrower's Right to Select Title Attorney	Initial	Lender	Me. Rev. Stat. Ann. tit. 9-A § 3-311; 9-A § 9-303	All loans	MENBRST.MSC	Individual, Officer
7	Notice of Choice of Agent or Insurer	Initial	Lender	Me. Rev. Stat. Ann. tit. 24-A § 2169; 9-A § 2-501(2)(a)	No Rules	MENCAI.MSC	Individual, Officer
8	Notice to Consumers	Initial	Broker	Me. Rev. Stat. Ann. tit. 9-A § 10-303	All loans	MENTC.DSC	Individual, Officer
9	Reasonable, Tangible Net Benefit Disclosure	Initial, Pre-Closing, Closing	Lender, Broker	ME ADC 02-030-550; 02-029-144 § 5	All closed-end & open-end (HELOCs) transactions not involving a purchase-money loan, construction loan or loan exceeding Fannie Mae's loan limits. Owner-Occupied only.	MERTNBD.MSC	Individual, Officer, Title Only, Co-Signer