



New Jersey 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	Addendum to Residential Mortgage Loan Application	Initial, Pre-Closing, Closing	Lender, Broker	N.J. Stat. Ann. § 37:1-31	All loans	NJARMLA.MSC	N/A
2	Application Disclosure	Initial, Closing	Lender	NJ ADC 3:1-16.3	Applies to 1st-lien loans; give before lender accepts any fee.	NJAD2.MSC	Individual, Officer
3	Choice of Insurance Notice	Initial, Closing	Lender, Broker	N.J. Rev. Stat. § 17:11C-21; NJ ADC 3:1-13-1	1st Lien	NJCOIN.MSC	Individual, Officer
4	Initial Tax Authorization Notice	Initial, Closing	Lender	NJ Stat Ann 54:4-64	No Rules	NJITAN.MSC	N/A
5	Loan Commitment	Initial, Closing	Lender	NJ ADC 3:1-16.5	1st Lien	NJLC.MSC	Individual, Officer
6	Lock-In Agreement	Closing	Lender	NJ ADC 3:1-16.4	1st Lien	NJLIA.MSC	Individual, Officer
7	Mortgage Broker Agreement	Initial, Pre-Closing	Broker	NJ ADC 3:1-16.10	1st Lien, Broker Name; Give before accepting any loan application.	NJMBA.MSC	Individual, Officer
8	Notice To Borrower	Initial, Pre-Closing, Closing	Lender	N.J. Rev. Stat. § 46:10B-26(f)	High Cost; Borrower must acknowledge receipt of this Notice in writing.	NJNTB.MSC	Individual, Officer
9	Private Well Testing Act Certification	Closing	Lender	N.J. Stat. Ann. § 58:12A-27	Purchase; Sale of property with potable water supply.	NJPWT.MSC	Individual, Officer
10	Right To Own Attorney Disclosure	Initial, Closing	Lender	N.J. Rev. Stat. § 46:10A-6(b)	Give with the loan commitment disclosure or within 10 days after the issuance of the commitment to the borrower and before the acceptance of the commitment by the borrower.	NJRTOA.DSC	Individual, Officer