



Rhode Island 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	Appraisal Notice	Initial, Closing	Lender, Broker	R.I. Gen. Laws § 19-9-3	Give prior to payment of appraisal fee.	RIAN.MSC	Individual, Officer
2	Arson Conviction Disclosure	Initial, Closing	Lender, Broker	R.I. Gen. Laws § 19-9-32	No Rules	RIACD.MSC	Individual, Officer
3	Consumer Caution and Home Ownership Counseling Notice and Certification	Initial, Closing	Lender, Broker	R.I. Banking Reg. 3 §5(D)(iii)	High Cost	RICC.MSC [1]	Individual, Officer, Title Only, Co-Signer, Non-Title Spouse
4	Consumers Have the Right to Obtain a Security Freeze	Initial, Closing	Lender, Broker	R.I. Gen. Laws § 6-48-6	All loans	RICNORSF.MSC	N/A
5	Freedom to Choose	Initial, Closing	Lender, Broker	R.I. Gen. Laws § 27-29-4(9); and (10)	No Rules	RICOIN.MSC	Individual, Officer
6	General Law Disclosure	Initial, Closing	Lender, Broker	R.I. Gen. Laws § 15-5-14.1	No Rules	RIGL.DSC	Individual, Officer, Title Only
7	HELOC Additional Disclosures	Initial, Closing	Lender, Broker	R.I. Gen. Laws § 6-27-11	Equity, Owner Occupied	RIHEAD.HLC	Individual, Officer
8	High-Cost Home Loan	Initial, Closing	Lender, Broker	R.I. Banking Reg. 3 §5(A)(vi) & §5(D)(iii)	High Cost	RIHCHLD.MSC [1]	Individual, Officer
9	Notice Regarding Nonrefundability of Loan Fees	Initial, Closing	Lender, Broker	R.I. Gen Laws § 34-23-6	Give no later than 3 business days after application is received.	RIN.MSC	Individual, Officer
10	Notification To Buyer of Withholding Tax Requirement	Closing	Lender, Broker	R.I. Gen Laws § 44-30-71.3	Purchase	RINTBOWT.MSC	Individual, Officer
11	Owner's Policy of Title Insurance Disclosure	Closing	Lender, Broker	R.I. Gen. Laws § 19-9-5	No Rules	RIOP.MSC	Individual, Officer
12	Prepayment Penalty Disclosure	Initial, Closing	Lender, Broker	R.I. Gen. Laws § 34-23-5(b)	Non-purchase money; 1-4 units; give as a separate document at the time of application for loan.	RIPPD.MSC	Individual, Officer
13	Prohibited Acts and Practices Disclosure Regarding All Home Loans	Initial	Lender, Broker	R.I. Banking Reg. 3 §5(A)(iv)	Owner-Occupied	RIPAAHL.MSC [1]	Individual, Co-Signer



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14	Prohibited Acts and Practices Regarding High-Cost Home Loans	Initial	Lender, Broker	R.I. Banking Reg. 3 §5(A)(iv)	Owner-Occupied	RIPAHCHL.MSC [1]	Individual, Co-Signer
15	Tangible Net Benefit	Initial, Closing	Lender, Broker	R.I. Banking Reg. 3 §5(A)(v) & §5(B)(a)	Owner-Occupied; Refinance; Refinance/Increase	RITNB.MSC [1]	Individual, Co-Signer
16	Title Attorney/Title Insurance Disclosure	Initial, Closing	Lender, Broker	R.I. Gen. Laws § 27-29-4(9)	No Rules	RITATID.MSC	Individual, Officer

[1] New Form as of May 23, 2007