

**MASSACHUSETTS ADDENDUM TO UNIFORM
RESIDENTIAL LOAN APPLICATION**

Borrower(s):

Date:

Loan Number:

Property Address:

Lender/Broker: **The Washington Trust Company**

Loan Originator:

NMLS #: 414726

NMLS #:

This disclosure is provided to you pursuant to Mass. Gen. Laws Ann. ch. 184 §17B.

1. The responsibility of the attorney for the mortgagee is to protect the interest of the mortgagee.
2. Mortgagors may, at their own expense, engage an attorney of their selection to represent their interests in the transaction.

DATE

MASSACHUSETTS INSURANCE DISCLOSURE

Borrower(s):

Date:

Loan Number:

Property Address:

Lender: **The Washington Trust Company**

Loan Originator:

NMLS #: 414726

NMLS #:

This disclosure is provided to you pursuant to Mass. Gen. Laws Ann. ch. 176D, §4.

Lender may not require, as a condition precedent to the lending of money or extension of credit, or any renewal thereof, that the borrower negotiate any policy or contract of insurance through a particular insurer or group of insurers or agent or broker or group of agents or brokers.

Lender may not unreasonably disapprove an insurance policy provided by the borrower for the protection of property securing a credit or lien. Such disapproval will not be deemed unreasonable if it is based solely on reasonable standards uniformly applied, relating to the extent of coverage required and the financial soundness and the services of an insurer. Such standards must not discriminate against any particular type of insurer, nor may such standards call for the disapproval of an insurance policy because the policy contains coverage in addition to that required.

Lender may not require, directly or indirectly, that any borrower, insurer, broker, or agent pay a separate charge to substitute the insurance policy of one insurer for that of another. Interest on premium loans or premium advancements in accordance with a security instrument will not be considered a separate charge.

Lender may not use or disclose information resulting from a requirement that a borrower furnish insurance of any kind on real property being conveyed or used as collateral security to a loan, when such information is to the advantage of the mortgagee, vendor, or lender, or is to the detriment of the borrower, insurer, or the agent or broker complying with such a requirement.

ACKNOWLEDGEMENT

By signing below, you hereby acknowledge reading and understanding all of the information disclosed above, and receiving a copy of this disclosure on the date indicated below.

DATE