

## RHODE ISLAND ARSON CONVICTION APPLICATION DISCLOSURE

Borrower(s):

Date:

Loan Number:

Property Address:

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

Loan Originator:

This disclosure is provided to you pursuant to RI Gen. Laws § 19-9-32.

You have applied today for a loan to be secured by the Property. The law permits lenders to require each applicant for a mortgage loan to disclose whether any of the applicants for the mortgage loan have been convicted of the crime of arson in any degree as described in Chapter 11-4 of the Rhode Island General Laws, within the ten year period preceding today's date. Lender may use the existence of an arson conviction within such ten year period as a reason to deny your application.

**WARNING**  
**FAILURE TO DISCLOSE THE EXISTENCE OF AN ARSON CONVICTION IS A**  
**CRIME THAT IS PUNISHABLE BY A SENTENCE OF UP TO ONE YEAR'S**  
**IMPRISONMENT. IT IS A CRIMINAL PENALTY FOR FAILURE TO DISCLOSE A**  
**CONVICTION OF ARSON.**

[each applicant must check the applicable boxes in both Sections A and B below, complete the statement(s), if applicable, and sign]:

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Section A.

- [  ] I **HAVE BEEN** convicted of the crime of arson in the \_\_\_\_\_ degree as described in Chapter 11-4 of the Rhode Island General Laws, within the ten year period preceding today's date.
- [  ] I **HAVE NOT BEEN** convicted of the crime of arson in any degree as described in Chapter 11-4 of the Rhode Island General Laws, within the ten year period preceding today's date.

Section B.

- [  ] To the best of my knowledge, none of the other applicants for the mortgage loan have been convicted of the crime of arson in any degree as described in Chapter 11-4 of the Rhode Island General Laws, within the ten year period preceding today's date.

**LOAN #:**

To the best of my knowledge,  
who also is applying for the mortgage loan today, has been convicted of the crime of arson as described in  
Chapter 11-4 of the Rhode Island General Laws, within the ten year period preceding today's date.

The statements I am making in the Disclosure are true. This Application Disclosure is hereby incorporated by reference  
in my Application.

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**DATE**

## RHODE ISLAND CONSUMER CREDIT REPORT NOTICE

Borrower(s):

Date:

Loan Number:

Property Address:

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

Loan Originator:

This disclosure is provided to you pursuant to R.I. Gen. Laws § 6-13.1-21(a).

You acknowledge and agree that verification of any information contained in the loan application may be made at any time directly or through a credit reporting agency by means of a credit report.

### **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.**

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DATE

## RHODE ISLAND NOTICE REGARDING NONREFUNDABILITY OF LOAN FEES

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 RI Gen. Laws § 34-23-6.

You have received a good faith estimate of fees and charges showing the loan fees and similar charges you are likely to pay to obtain this loan. As provided in Rhode Island Gen. Laws § 34-23-6, none of these or other fees and charges will be refunded in the event the loan is prepaid in whole or in part.

### 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.**

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**DATE**

## RHODE ISLAND TITLE INSURANCE DISCLOSURE

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 R.I. Gen. Laws § 19-9-5 and R.I. Gen. Laws § 19-9-6.

In order to close your loan, you will be required to obtain a title insurance policy protecting our interest. The attorney selected to search the title of the real estate securing your loan must offer you an owner's title insurance policy at the usual premium rate. An owner's title insurance policy is not required to close your loan.

Please indicate your choice by checking the appropriate box.

- You elect to purchase an owner's title insurance policy.
- You do not elect to purchase an owner's title insurance policy.

You also have the option to select a qualified title attorney or title insurance company to conduct the title examination of your mortgage loan and provide the title insurance policy. The title attorney or title insurance company is responsible for examining the title to the mortgage property and providing us with a title insurance binder and policy issued by a title insurance company approved by the American Land Title Association.

If you prefer, we will select a qualified attorney or title insurance company to conduct the title examination and provide the title insurance policy.

Please indicate your choice below:

- You waive the right to select an attorney or title insurance company and permit us to select an attorney or title insurance company.
- You desire to select an attorney or title insurance company to search the title of the property securing your loan and provide the title insurance policy.

Indicate the title attorney or title insurance company you wish to use below. If not known at this time, please contact us with the name, address and telephone number of the title attorney or title insurance company.

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Phone: \_\_\_\_\_

**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

\_\_\_\_\_ DATE

\_\_\_\_\_ DATE

\_\_\_\_\_ DATE