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## **NET TANGIBLE BENEFIT MATRIX**

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States	Proper Name of Disclosure	Generic Cx Number	Loan Type	Legal Reference	Worksheet Required?
Alabama	N/A	N/A	N/A	N/A	N/A
Alaska	Tangible Net Benefit Worksheet	12531 (upon request)	A mortgage loan refinances a mortgage loan.	ALASKA STAT. § <a href="#">06.60.350</a>	No
Arizona	N/A	N/A	N/A	N/A	N/A
Arkansas	Tangible Net Benefit Worksheet High Cost Tangible Net Benefit Worksheet	12531 or 15773 (upon request for 15773 only)	Either: (a) A residential mortgage loan that refinances another residential mortgage loan; or (b) a high-cost home loan that refinances a home loan	Ark. Code Ann. §§ <a href="#">23-39-513(10)</a> & <a href="#">23-53-104(b)</a>	No
California	High Cost Tangible Net Benefit Worksheet	15773	A covered loan that refinances a consumer loan.	<a href="#">CAL. FIN. CODE § 4973(j)</a>	No
Colorado	CO Tangible Net Benefit Disclosure	12873	A covered loan refinancing a preexisting covered loan or a residential mortgage loan.	<a href="#">COLO. REV. STAT. ANN. §§ 5-3.5-103(1)(c), 12-61-904.5, &amp; 38-40-105(1.7)(a)(II)</a>	<u>Yes</u>
Connecticut	Tangible Net Benefit Worksheet	12531 (upon request)	A high cost home loan refinancing a loan.	CONN. GEN. STAT. ANN. § <a href="#">36a-746e(8)</a>	No

States	Proper Name of Disclosure	Generic Cx Number	Loan Type	Legal Reference	Worksheet Required?
Connecticut	Tangible Net Benefit Worksheet	12531 (upon request)	A nonprime home loan that refinances a residential mortgage.	CONN. GEN. STAT. ANN. § <a href="#">36a-760g(b)</a>	No
Delaware	N/A	N/A	N/A	N/A	N/A
District of Columbia	N/A	N/A	N/A	N/A	N/A
Florida	N/A	N/A	N/A	N/A	N/A
Georgia	GA Disclosure of Net Tangible Benefit	4235 (upon request)	A high-cost home loan refinancing a home loan consummated within the prior 5 years.	GA. CODE ANN. § <a href="#">7-6A-4(a)</a>	No
Hawaii	N/A	N/A	N/A	N/A	N/A
Idaho	N/A	N/A	N/A	N/A	N/A
Illinois	IL Statement of Borrowers Benefits	1875	A prohibition on loan flipping in connection with a loan secured by person's principal residence.	815 ILL. COMP. STAT. ANN. <a href="#">120/3(e)</a>	No

States	Proper Name of Disclosure	Generic Cx Number	Loan Type	Legal Reference	Worksheet Required?
Illinois	High Cost Tangible Net Benefit Worksheet	15773	A refinance of a high-cost home loan, most likely by another high-cost home loan.	815 ILL. COMP. STAT. ANN. <a href="#">137/45</a>	No
Indiana	N/A	N/A	N/A	N/A	N/A
Iowa	N/A	N/A	N/A	N/A	N/A
Kansas	N/A	N/A	N/A	N/A	N/A
Kentucky	N/A	N/A	N/A	N/A	N/A
Louisiana	N/A	N/A	N/A	N/A	N/A
Maine	ME HCL Reasonable Tangible Net Benefit Disclosure Form; ME HMPL Reasonable Tangible Net Benefit Disclosure Form	13190 16407	A refinancing of a residential mortgage loan with a high-cost mortgage loan or a higher-priced mortgage loan.	ME. REV. STAT. ANN. tit 9-A, § <a href="#">8-506(5)</a> ; <a href="#">02-030-550</a> ME. CODE R. § <a href="#">5(3)-(4) &amp; (6)</a>	<a href="#">Yes</a>
Maryland	MD Net Tangible Benefit Worksheet	13909	A mortgage loan refinancing	MD. CODE REGS. <a href="#">09.03.06.20</a> & <a href="#">09.03.09.04</a>	<a href="#">Yes</a>
Massachusetts	MA Borrower's Interest Worksheet	5771	A refinancing of a home loan consummated within the last 60 months.	MASS. GEN. LAWS ANN. ch. 183, § <a href="#">28C</a> ; 209 Mass Code Regs. <a href="#">§53.07</a>	<a href="#">Yes</a>

States	Proper Name of Disclosure	Generic Cx Number	Loan Type	Legal Reference	Worksheet Required?
Michigan	N/A	N/A	N/A	N/A	N/A
Minnesota	Tangible Net Benefit Worksheet	12531	A refinancing of a residential mortgage loan.	MINN. STAT. ANN. § <a href="#">58.13(1)(a)(25)</a>	No
Mississippi	N/A	N/A	N/A	N/A	N/A
Missouri	N/A	N/A	N/A	N/A	N/A
Montana	N/A	N/A	N/A	N/A	N/A
Nebraska	N/A	N/A	N/A	N/A	N/A
Nevada	N/A	N/A	N/A	N/A	N/A
New Hampshire	N/A	N/A	N/A	N/A	N/A
New Jersey	N/A	N/A	N/A	N/A	N/A
New Mexico	Tangible Net Benefit Worksheet	12531	A refinancing of a home loan.	N.M. STAT. ANN. § <a href="#">58-21A-4(B)</a> ; N.M. CODE R. § <a href="#">12.15.5.9</a>	No
New York	Tangible Net Benefit Worksheet	12531 (upon request)	A refinancing of a home loan with a subprime loan.	N.Y. BANKING LAW § <a href="#">6-m(2)(h)</a>	No

States	Proper Name of Disclosure	Generic Cx Number	Loan Type	Legal Reference	Worksheet Required?
New York	High Cost Tangible Net Benefit Worksheet	15773	A high cost home loan refinancing a mortgage loan.	N.Y. BANKING LAW § <a href="#">6-1(2)(i)</a> ; N.Y. COMP. CODES R. & REGS. tit. 3, § <a href="#">41.5(b)(4)</a>	No
North Carolina	NC Tangible Net Benefit Worksheet	2031	A consumer home loan refinancing another consumer home loan.	N.C. GEN. STAT. § <a href="#">24-10.2(c)</a>	No
North Dakota	N/A	N/A	N/A	N/A	N/A
Ohio	Tangible Net Benefit Worksheet	12531 <i>(upon request)</i>	A refinancing of a mortgage loan with another mortgage loan.	OHIO REV. CODE ANN. § <a href="#">1345.031(B)(12)</a> ; OHIO ADMIN. CODE § <a href="#">109:4-3-26</a>	No
Ohio	Tangible Net Benefit Worksheet	12531 <i>(upon request)</i>	A refinancing of a covered loan with another covered loan.	OHIO REV. CODE ANN. § <a href="#">1349.27(G)</a>	No
Oklahoma	High Cost Tangible Net Benefit Worksheet	15773 <i>(upon request)</i>	A "Subsection 10" (OKLA. STAT. ANN. tit. 14A, § 3-411[10]) loan refinancing a consumer loan.	OKLA. STAT. ANN. tit. 14A, § <a href="#">3-411</a>	No
Oregon	N/A	N/A	N/A	N/A	N/A
Pennsylvania	N/A	N/A	N/A	N/A	N/A

States	Proper Name of Disclosure	Generic Cx Number	Loan Type	Legal Reference	Worksheet Required?
Rhode Island	RI Tangible Net Benefit	11242	A refinance of a home loan consummated within prior 60 months with another home loan.	R.I. GEN. LAWS ANN. §§ & <a href="#">34-25.2-4(q)</a> & <a href="#">34-25.2-5</a> ; R.I. CODE R. <a href="#">11-2-3:5(A)(v)</a>	<a href="#">Yes</a>
South Carolina	SC Tangible Benefit Worksheet	2889 (upon request)	A consumer home loan refinancing within 42 months another consumer home loan.	S.C. CODE ANN. §§ <a href="#">37-23-20(8)</a> & <a href="#">37-23-70(A)</a>	No
South Dakota	N/A	N/A	N/A	N/A	N/A
Tennessee	High Cost Tangible Net Benefit Worksheet	15773 (upon request)	A high-cost loan refinancing a home loan or a high-cost loan within 30 months.	TENN. CODE ANN. § <a href="#">45-20-103(4)</a>	No
Texas	N/A	N/A	N/A	N/A	N/A
Utah	N/A	N/A	N/A	N/A	N/A
Vermont	N/A	N/A	N/A	N/A	N/A
Virginia	Tangible Net Benefit Worksheet	12531 (upon request)	A refinance of a mortgage loan within 12 months.	VA. CODE ANN. § <a href="#">6.2-1614(7)</a>	No

States	Proper Name of Disclosure	Generic Cx Number	Loan Type	Legal Reference	Worksheet Required?
Washington	Tangible Net Benefit Worksheet	12531 (upon request)	A refinancing within 120 days of a loan that a licensee under the Washington Consumer Loan Act <sup>1</sup> originated <sup>2</sup>	WASH. ADMIN. CODE <a href="#">208-620-560(4)(d)</a>	No
West Virginia	WV Tangible Net Benefit Worksheet	3849	A refinancing of a residential mortgage loan within 24 months.	W. VA. CODE ANN. §§ <a href="#">31-17-8(d)</a> & <a href="#">46A-4-111(2)</a>	<a href="#">Yes</a>
Wisconsin	High Cost Tangible Net Benefit Worksheet	15773 (upon request)	A refinancing of a covered loan with another covered loan.	WIS. STAT. ANN. § <a href="#">428.203(7)</a>	No
Wyoming	N/A	N/A	N/A	N/A	N/A

<sup>1</sup> Wash. Rev. Code Ann. §§ 31.04.005 *et seq.*

<sup>2</sup> This is a limitation on the origination fees that may be charged. Please consult the cited statute for further information.