TANGIBLE NET BENEFIT MATRIX
State Requirements

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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 refinance of a mortgage loan.	ALASKA STAT. § 06.60.350 (West 2012)	No
Arizona	N/A	N/A	N/A	N/A	N/A
Arkansas	Tangible Net Benefit Worksheet	12531 (*upon request*)	A refinance of a residential mortgage loan or high-cost home loan.	ARK. CODE ANN. §§ 23-39-513(10) & 23-53-104(b) (West 2012)	No
California	Tangible Net Benefit Worksheet	15773 (*upon request*)	A covered loan that refinances a consumer loan.	CAL. FIN. CODE § 4973(j) (West 2012)	No
Colorado	CO Tangible Net Benefit Disclosure	12873	A covered loan refinancing a preexisting covered loan or a residential mortgage loan.	COLO. REV. STAT. ANN. §§ 5-3.5-103(1)(c), 12-61-904.5, & 38-40-105(1.7)(a)(II) (West 2012); COLO. CODE REGS. § 725-3:3-1-1-5 (2012)	Yes
Connecticut	Tangible Net Benefit Worksheet	12531 (*upon request*)	A high cost home loan refinancing a loan.	CONN. GEN. STAT. ANN. § 36a-746e(8) (West 2012)	No
	Tangible Net Benefit Worksheet	12531 (*upon request*)	A nonprime home loan that refinances a residential mortgage.	CONN. GEN. STAT. ANN. § 36a-760g(b) (West 2012)	No

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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	Tangible Net Benefit Worksheet	12531 (*upon request*)	A refinancing of a high-cost home loan	FLA. STAT. ANN. § 494.00791(9) (West 2012)	No
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. § 7-6A-4(a) (West 2012)	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. 120/3(e) (West 2012)	No
	High Cost Tangible Net Benefit Worksheet	15773 (*upon request*)	A refinance of a high-cost home loan, most likely by another high-cost home loan.	815 ILL. COMP. STAT. ANN. 137/45 (West 2012)	No
Indiana	N/A	N/A	N/A	N/A	N/A

States	Proper Name of Disclosure	Generic Cx Number	Loan Type	Legal Reference	Worksheet Required?
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, § 8-506(5) (2011); 02-030-550 ME. CODE R. § 5(3)-(4) & (6)	Yes
Maryland	MD Net Tangible Benefit Worksheet	13909	A mortgage loan refinancing	MD. CODE REGS. 09.03.06.20 & 09.03.09.04 (2012)	Yes
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, § 28C (West 2012); 209 MASS. CODE REGS. §53.07 (2005)	Yes
Michigan	N/A	N/A	N/A	N/A	N/A
Minnesota	Tangible Net Benefit Worksheet	12531 (*upon request*)	A refinancing of a residential mortgage loan.	MINN. STAT. ANN. §58.13(1)(a)(25) (West 2012)	No
Mississippi	N/A	N/A	N/A	N/A	N/A

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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 (*upon request*)	A refinancing of a home loan.	N.M. STAT. ANN. §58-21A-4(B) (West 2012); N.M. CODE R. § 12.15.5.9 (2012)	No
New York	Tangible Net Benefit Worksheet	12531 (*upon request*)	A refinancing of a home loan with a subprime loan.	N.Y. BANKING LAW § 6-m(2)(h) (McKinney 2012)	No
	High Cost Tangible Net Benefit Worksheet	15773 (*upon request*)	A high cost home loan refinancing a mortgage loan.	N.Y. BANKING LAW § 6-l(2)(i) (McKinney 2012); N.Y. COMP. CODES R. & REGS. tit. 3, §41.5(b)(4) (2012)	No
North Carolina	NC Tangible Net Benefit Worksheet	2031	A consumer home loan refinancing another consumer home loan.	N.C. GEN. STAT. § 24-10.2(c) (West 2012)	No

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North Dakota	N/A	N/A	N/A	N/A	N/A
Ohio	Tangible Net Benefit Worksheet	12531 (*upon request*)	A refinancing of a mortgage loan with another mortgage loan.	OHIO REV. CODE ANN. § 1345.031(B)(12) (West 2012); OHIO ADMIN. CODE § 109:4-3-26 (2012)	No
	Tangible Net Benefit Worksheet	12531 (*upon request*)	A refinancing of a covered loan with another covered loan.	OHIO REV. CODE ANN. § 1349.27(G) (West 2012)	No
Oklahoma	High Cost Tangible Net Benefit Worksheet	15773 (*upon request*)	A "Subsection 10" (OKLA. STAT. ANN. tit. 14A, § 3-411[10]) loan refinancing a consumer loan.	OKLA. STAT. ANN. tit. 14A, § 3-411 (West 2012)	No
Oregon	N/A	N/A	N/A	N/A	N/A
Pennsylvania	N/A	N/A	N/A	N/A	N/A
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. §§ & 34-25.2-4(q) & 34-25.2-5 (West 2012); R.I. CODE R. 11-2-3:5(A)(v) (2012)	Yes
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. §§ 37-23-20(8) & 37-23-70(A) (2012)	No

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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. § 45-20-103(4) (West 2012)	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. § 6.2-1614(7) (West 2012)	No
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[1] originated[2]	WASH. ADMIN. CODE 208-620-560(4)(d) (2012)	No
West Virginia	WV Tangible Net Benefit Worksheet	3849	A refinancing of a residential mortgage loan within 24 months.	W. VA. CODE ANN. §§ 31-17-8(d) & 46A-4-111(2) (West 2012)	Yes
Wisconsin	High Cost Tangible Net Benefit Worksheet	15773 (*upon request*)	A refinancing of a covered loan with another covered loan.	WIS. STAT. ANN. § 428.203(7) (West 2012)	No

States	Proper Name of Disclosure	Generic Cx Number	Loan Type	Legal Reference	Worksheet Required?
Wyoming	N/A	N/A	N/A	N/A	N/A

[1] Wash. Rev. Code Ann. §§ 31.04.005 *et seq.*
[2] This is a limitation on the origination fees that may be charged. Please consult the cited statute for further information.