

**SENATE . . . . . No. 124**

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**The Commonwealth of Massachusetts**

PRESENTED BY:

*Cynthia Stone Creem*

*To the Honorable Senate and House of Representatives of the Commonwealth of Massachusetts in General Court assembled:*

The undersigned legislators and/or citizens respectfully petition for the adoption of the accompanying bill:

An Act relative to real estate document disclosure.

PETITION OF:

NAME:

*Cynthia Stone Creem*

DISTRICT/ADDRESS:

*First Middlesex and Norfolk*

**SENATE . . . . . No. 124**

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By Ms. Creem, a petition (accompanied by bill, Senate, No. 124) of Cynthia Stone Creem for legislation relative to timely real estate document disclosure. Consumer Protection and Professional Licensure.

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[SIMILAR MATTER FILED IN PREVIOUS SESSION  
SEE SENATE, NO. 102 OF 2017-2018.]

**The Commonwealth of Massachusetts**

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**In the One Hundred and Ninety-First General Court  
(2019-2020)**  
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An Act relative to real estate document disclosure.

*Be it enacted by the Senate and House of Representatives in General Court assembled, and by the authority of the same, as follows:*

1           SECTION 1: Chapter 93 of the General Laws, as appearing in the 2016 Official Edition,  
2 is hereby amended by inserting the following new section:-

3           Section 115. Not less than 48 hours prior to the conveyance of a deed to real property or  
4 the execution of a refinancing agreement on real property, buyers or borrowers shall be provided  
5 a document from the lending institution containing a descriptive title of every document to be  
6 executed upon such conveyance or refinancing