

**SENATE . . . . . No. 132**

---

The Commonwealth of Massachusetts

PRESENTED BY:

*Cynthia S. 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 S. Creem*

DISTRICT/ADDRESS:

*First Middlesex and Norfolk*

**SENATE . . . . . No. 132**

---

By Ms. Creem, a petition (accompanied by bill, Senate, No. 132) of Cynthia S. Creem for legislation relative to timely real estate document disclosure. Consumer Protection and Professional Licensure.

---

[SIMILAR MATTER FILED IN PREVIOUS SESSION  
SEE SENATE, NO. 86 OF 2013-2014.]

**The Commonwealth of Massachusetts**

\_\_\_\_\_  
**In the One Hundred and Eighty-Ninth General Court  
(2015-2016)**  
\_\_\_\_\_

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 Chapter 93 of the General Laws, as appearing in the 2012 Official Edition, is hereby  
2 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.