

**Table 6.** Summary of Related State Policies.

<i>State</i>	<i>Standardized Form</i>	<i>Early Disclosure</i>	<i>Verbal Only</i>	<i>&gt;60 Hours</i>	<i>Disclosure Section</i>	<i>Broker Dominated</i>	<i>Regulatory Staff</i>
Alabama	X	X	0	0	0	0	2.91
Alaska	X	X	0	0	0	0	3.03
Arizona	0	0	0	X	X	0	2.08
Arkansas	X	X	0	0	X	0	2.89
California	0	X	0	0	X	0	1.28
Colorado	X	X	0	X	X	X	*
Connecticut	X	X	0	0	X	0	0.50
Deleware	X	X	0	X	X	0	0.40
District of Columbia	0	X	0	0	0	0	0.61
Florida	0	X	0	X	0	0	0.68
Georgia	0	0	0	X	0	X	0.89
Hawaii	0	0	0	0	X	0	*
Idaho	X	X	0	X	X	X	3.40
Illinois	0	0	0	0	X	0	0.80
Indiana	0	X	0	0	X	X	*
Iowa	X	X	0	0	X	0	0.42
Kansas	X	X	0	0	X	0	1.34
Kentucky	X	X	0	X	X	X	1.57
Louisiana	X	X	0	X	X	X	2.40
Maine	X	X	0	0	X	0	4.06
Maryland	X	X	0	0	X	0	0.51
Massachussetts	X	X	0	0	X	0	*
Michigan	0	X	0	0	0	0	0.16
Minnesota	0	X	0	X	X	0	*
Mississippi	X	X	0	0	0	X	3.48
Missouri	X	0	0	0	X	X	1.19
Montana	0	0	0	0	X	0	*
Nebraska	X	X	0	0	0	0	3.01
Nevada	X	X	0	X	X	X	3.21
New Hampshire	X	X	0	0	X	0	*
New Jersey	0	0	0	X	X	0	0.55
New Mexico	0	0	X	X	X	X	2.63
New York	0	X	0	0	*	0	*
North Carolina	0	0	0	X	X	0	3.43
North Dakota	0	0	0	0	0	0	*
Ohio	X	X	0	X	X	X	*
Oklahoma	X	0	0	0	*	X	2.43
Oregon	X	X	0	X	0	0	*
Pennsylvania	0	X	0	0	X	0	0.25
Rhode Island	0	X	0	0	X	0	1.27
South Carolina	X	X	0	0	X	0	1.23

**Table 6 (continued).** Summary of Related State Policies.

<i>State</i>	<i>Standardized Form</i>	<i>Early Disclosure</i>	<i>Verbal Only</i>	<i>&gt;60 Hours</i>	<i>Disclosure Section</i>	<i>Broker Dominated</i>	<i>Regulatory Staff</i>
South Dakota	X	X	0	X	X	0	7.67
Tennessee	0	X	0	0	X	0	1.30
Texas	0	X	0	X	X	0	1.57
Utah	0	0	0	X	X	X	2.11
Vermont	X	X	0	0	X	0	2.06
Virginia	0	0	X	0	X	0	*
Washington	0	0	X	0	X	X	2.04
West Virginia	X	X	0	X	*	X	*
Wisconsin	0	X	0	X	X	0	*
Wyoming	0	X	0	0	X	0	3.94