



## April 2008 Product updates

Id	Investor/Type	Category	Description
94187	CTYM	CITIMORTGAGE	Updated Florida Keys to Home Second Lien Rider and Mortgagor's Agreement and Acknowledgement of Disclosure Information documents. (Cx9790 and Cx9791)
93570	COUN	Countrywide Funding Corp	Updated 1FE3185US (Cx2597) Interest-Only Feature Disclosure; 1FE4263US (Cx2356) 5-2-5 Cap Structure Interest-Only Fixed Period Libor ARMS Conforming and Non-Conforming Loan Programs Disclosure; 1FE4338US (Cx2356) 2-2-6 Cap Structure Interest-Only Fixed Period Libor ARMS Conforming and Non-Conforming Loan Programs Disclosure; and 1FE3046US (Cx2597) FHA Adjustable Rate Mortgage Loan Program Disclosure.
94149	COUN	Countrywide Funding Corp	Updated Countrywide forms 1FE6106US (Cx1492) Countrywide Conventional Loan Stacking Sheet; 1FE6115US (Cx11810) Loan Purchase Voucher; and 1FE5611TX (Cx6667) Texas Home Equity Acknowledgment of Receipt of Loan Application and Final Itemized Disclosure.
92223	HO46	Indiana Housing	Created Indiana Housing First Home/Plus Promissory Note and Mortgage. (Cx13261 and Cx13262)
94153	DOC6	Standard Documents	A new Kentucky emergency rule required prepayment penalty documents to change, in addition to the new fee restrictions [HB 552]. Modified Kentucky prepayment penalty language in Prepayment Fee Addendum to Note and Prepayment Fee Rider to Security Instrument documents to allow a 3%-2%-1% tiered prepay on the outstanding balance and to state the following: "No prepayment fee shall be assessed against a borrower refinancing with the mortgage loan company that funded the mortgage. No prepayment fee shall be assessed following sixty (60) days prior to the date of the first interest rate reset." (Cx4189, Cx4190, Cx4191, Cx4192, Cx12387, and Cx12388) Edited the Prepayment Charge Disclosure to print Kentucky specific prepay information for Kentucky High Cost loans. (Cx2892)



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93845	DOC6	Standard Documents	Created an ARM Disclosure that can be used with all standard FNMA and FHLMC ARM programs, including VA and FHA ARMs and Convertible ARMs. (Cx13457)
93769	DOC6	Standard Documents	Modified box 12b. labeled "Term of Monthly Premium" on the HUD/VA Addendum to the Uniform Residential Loan Application to pull a new field created in the ConformX 3.10.6 release that contains the number of months of MIP. (Cx3981)
93498	CRES	SunTrust	Per Suntrust bulletin COR 08-046, the Portfolio 1 Month LIBOR ARM Disclosures have been updated. (Cx2190 and Cx2191)
94043	CRES	SunTrust	Updated ARM Disclosures to the 2008 versions according to Bulletin COR 08-070. Specifically, Cx12703, Cx5794, Cx4175, Cx5862, Cx4176, Cx4288, Cx5863, Cx2190, Cx2191, Cx12383 and Cx12384 have all been updated to meet the new Suntrust requirements.
89124	HO15	Wisconsin Housing	Created WI Housing Home Program Multi-Disbursement Funding Certificate and Schedule of Fees. (Cx12816 and Cx12817)