



August 2009 Product Updates

ID		Investor/Category	Description
102756	HO41	Maryland Housing	Maryland Housing programs and forms are now available.
103232	MIII	Mortgage Services III	Created Return Closing Package document, per Mortgage Services III request. (Cx14366)
102862	DOC6	Standard Documents	Modified IRS Forms 4506 and 4506-T and the Patriot Act Borrower Identification form to print the individual borrower's mailing address (from the Uniform Residential Loan Application) if it exists. If the individual borrower's mailing address does not have a value, the general borrower mailing address will print on the documents. (Cx23, Cx3095, Cx2531)
102957	DOC6	Standard Documents	Although only required on the early and redisclosed Truth-In-Lending Disclosure Statement , the Federal Reserve does allow the sentence "YOU ARE NOT REQUIRED TO COMPLETE THIS AGREEMENT MERELY BECAUSE YOU HAVE RECEIVED THESE DISCLOSURES OR SIGNED A LOAN APPLICATION." to print on the final TIL. The sentence will now print on the TIL regardless of document package type. (Cx18)
102613	DISC	Standard Initial Disclosures	Created three New Mexico initial disclosures provided by the NM Financial Institutions Division, per NM Senate Bill 342 (2009) effective August 31, 2009: NM Mortgage Loan Compensation Disclosure, NM Mortgage Loan Summary Disclosure, and NM Rate Lock Disclosure. (Cx14303, Cx14304, and Cx14305)
103069	DISC	Standard Initial Disclosures	The Veterans Affairs Escape Clause (also known as the VA Amendatory Clause or VA Option Clause) will now print by default in VA purchase, construction to permanent, and construction loans. (Cx14284)
102834	STAT	Standard State Documents	Added the Alabama Caution Notice to the FHA Note. Creditors who are approved mortgagees under the National Housing Act are currently exempt from the requirement. However, SB 234 removes this exemption effective November 21, 2009. (Cx36)
102621	HO18	Wyoming Housing	Wyoming Housing programs and forms are now available.