



## Recent Product Updates

Id	Investor/Type	Category	Description
91229	HOU3	California Housing	Edited the California notary acknowledgement and jurat certificate language, per Assembly Bill 886. The statement "I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct." have been added. Also, "personally known to me" language has been eliminated. The changes will become law January 1, 2008. (Cx 6148, 6144, 6141, 6139, and 6132)
91320	COUN	Countrywide Funding Corp	Updated the Countrywide Notice Concerning Extensions of Credit - Cx 6672 and Cx 6886 (spanish version)
91224	COUN	Countrywide Funding Corp	Edited the California notary acknowledgement and jurat certificate language, per Assembly Bill 886. The statement "I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct." have been added. Also, "personally known to me" language has been eliminated. The changes will become law January 1, 2008. (Cx 4883, 4385, 1362)
91518	COUN	Countrywide Funding Corp	Updated New York Line of Credit Mortgage (Cx 1327) per Policy Bulletin - Number 2007-02. Effective immediately, for all MERS documents in New York, a street address must be used for Mortgage Electronic Registration Systems, Inc.
91329	FLAG	Flagstar	Updated Flagstar Acknowledgment of Receipt of Documents and Notice of Extension of Credit per new Texas law (Cx 3361)

## Recent Product Updates

Id	Investor/Type	Category	Description
91256	GMAC	GMAC	Edited the California notary acknowledgement language, per Assembly Bill 886. The statement "I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct." have been added. Also, "personally known to me" language has been eliminated. The changes will become law January 1, 2008. (Cx 2194)
91483	GMAC	GMAC	Added Street Address of MERS (when MERS is the grantee) to GMAC HELOC Security Instrument (Cx 2604) in order to fulfill the NY recording requirements.
90209	HSBC	HSBC	Created the following documents for HSBC: New York State Notice to Cosigner - Closed End (Cx 13020), Notice to Cosigner (Cx 13021), Key Facts About Nontraditional Mortgages (Cx 13022), Nevada Commercially Reasonable Means or Mechanism Worksheet (Cx 13023), New York Cooperative Security Agreement (Cx 13024), New York Cooperative Assignment of Proprietary Lease (Cx 13025); and please edit the following documents: 10/1 LIBOR ARM Disclosure (Cx 1241), 7/1 LIBOR ARM Disclosure (Cx 1242), Prepayment Penalty Disclosure (Cx 1468), 3/1,5/1 LIBOR ARM Disclosure (Cx 2148), InterestFirst Fixed Disclosure (Cx 2310), LIBOR ARM Disclosure (Cx 3313), Addendum to the Note (Cx 9326), Request for Notice of Default and Foreclosure (Cx 9327)
91254	ABMS	IndyMac	Edited the California notary acknowledgement language, per Assembly Bill 886. The statement "I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct." have been added. Also, "personally known to me" language has been eliminated. The changes will become law January 1, 2008. (Cx 4781)



## Recent Product Updates

Id	Investor/Type	Category	Description
89670	ABMS	IndyMac	Made the following VMP mandated updates to the following Indymac documents: Balloon Rider (Cx 3545), Second Mortgage Notes (Cx 5236, 5237, 5238, 5239, 5240, 5241, 5242, 5243, 5252, 5253, 5254, 6546, 5255, 5261, 5266, 5267, 5268, 5269, 5270, 5271, 5272, 5273, 5274, 5275, 5277, 5278, 5279, 5280, 5281, 5286, 5287, 5288, 5289, 5290, 5291, 5296, 5292, 5293, 5294, 5295, 5297, and 10886), Multistate HELOC Documents (Cx 4559, 5982, 5963, 5959, 5951, 6655, and 5952, 5986, 5979, 5945, 5985, 5944, 4770), Coop Documents (Cx 10474, 10475, and 10476), ARM Disclosure Documents (Cx 7761)
91569	ABMS	IndyMac	Created Indymac FHA 1 Year ARM Disclosure (Cx 13193)
91289	IRWI	Irwin Mortgage Corporation	Created the following document for Affiliated Mortgage: 3/1, 5/1, 7/1 LIBOR ARM Disclosure (Cx 13156)
90140	HO10	North Dakota Housing	Created the following documents for North Dakota Housing: Automatic Payment Plan (Cx 13005), Release of Mortgage Information (Cx 13006), DCA Affidavit of Buyer (Cx 13015), DCA Affidavit of Seller (Cx 13016), Estimate of Real Estate Taxes on New Construction (Cx 13017), Recapture Tax Reimbursement (Cx 13018), Sworn Construction Statement (Cx 13019); and edited the following docs: Step-Rate Payment Schedule Rider to the Note (Cx 9118), Step-Rate Payment Schedule Rider to the Mortgage (Cx 9119)
91371	HO12	South Carolina Housing	Edited the following docs for South Carolina Housing: the following docs for South Carolina Housing: Borrower's Affidavit (Cx 6770), Seller/Builder Affidavit (Cx 6771), Affidavit of Non Taxpayer (Cx 6772), Second/Third Mortgage (Cx 6767), Second/Third Note (Cx 6766), Due On Sale Rider (Cx 6777), Tax Exempt Rider (Cx 6778), Delivery Checklist (Cx 6775), Final Document Checklist (Cx 6776); and please create the following documents: Lead Paint Statement (Cx 13172), DPA Mortgage (Cx 13173), DPA Note (Cx 13174)



## Recent Product Updates

Id	Investor/Type	Category	Description
90563	DOC6	Standard Documents	Edited the California notary acknowledgement and jurat certificate language, per Assembly Bill 886. The statement "I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct." has been added. Also, "personally known to me" language has been eliminated. The changes will become law January 1, 2008. (Cx 312, 365, 471, 1517, 4310, 3067, 5718, 865, 7965, and 15)
91474	DOC6	Standard Documents	Added Street Address of MERS (when MERS is the grantee) to standard New York assignments (Cx 1542 and Cx 4338) and security instruments (Cx 11018, Cx 501, Cx 396, and Cx 343) to fulfill the NY recording requirements.
90689	DOC6	Standard Documents	Edited the FHA CT Mortgage, Cx 367, to move the "return to" section above the "prepared by" section. This is the only form that needed modified to meet the new recording requirements found in Connecticut H.B. 7163. It was signed into law 07/12/07 and is effective 10/01/08. It amends Sec. 52. Section 7-24 of the general statutes. Specifically, each instrument for record shall have a blank margin, that shall be not less than three-fourths of an inch in width, surrounding each page of the instrument. Each such instrument that is to be recorded in the land records shall have a return address and addressee appearing at the top of the front side of the first page of the instrument. The town clerk shall not refuse to receive an instrument for record that does not conform to any requirement set forth in this subsection, and the fact that the town clerk records an instrument that does not conform to any requirement set forth in this subsection shall not affect its priority or validity.
91555	DOC6	Standard Documents	The Colorado Division of Real Estate has issued Emergency Rule 4CCR 725-3 restricting the use of prepayment penalties. The new rule prohibits prepayment penalties that extend past the adjustment date of any teaser rate, payment rate or interest rate included in a mortgage loan. Added sentence containing CO Prepayment Penalty Language (Cx 4181, 4182, 12387, 12388, 12389)



## Recent Product Updates

Id	Investor/Type	Category	Description
91564	DISC	Standard Initial Disclosures	Updated the Spanish version of the Notice Concerning Extensions of Credit (Cx 3640)
91491	DISC	Standard Initial Disclosures	A new Maine Net Tangible Benefit Disclosure form (Cx 13190) has been created and will print in all Maine initial disclosure packages for refinance transactions.
91506	TLBN	Taylor Bean and Whittaker	Created the following Taylor, Bean and Whittaker doc: Delinquent Counseling Disclosure (Cx 13189)
90401	TLBN	Taylor Bean and Whittaker	Edited the following documents for Taylor, Bean and Whitaker: 1 Year LIBOR ARM Disclosure (Cx 11896); and created the following docs: 1 Year Non-Convertible Treasury ARM Disclosure (Cx 13028), VA 1 Year, 3/1, 5/1 ARM Disclosure (Cx 13035), 5,7 Year Balloon Disclosure (Cx 13036), Manufactured Home Rider (Cx 13037), Prepayment Rider (Cx 11092), Prepayment Disclosure (Cx 11093)
91167	TLBN	Taylor Bean and Whittaker	Updated the following Taylor, Bean and Whitaker document: LIBOR ARM Disclosure (Cx 11896)