



## December 2008 Product Updates

ID		Investor/Category	Description
99236	HDSN	Hudson City Bank	Created Mortgage Loan Origination Agreement. (Cx13978)
98867	HO30	Pennsylvania Housing	Created PA Housing Rider to Note Construction/Permanent Financing and PA Housing Rider to Security Instrument Construction/Permanent Financing. (Cx13926 and Cx13927)
99205	HO25	South Dakota Housing	Edited the Step-Rate Note Rider to add newly created step-rate fields for additional tiers. (Cx3317)
99025	DISC	Standard Initial Disclosures	Added the <b>Delaware</b> Originator License Number to the Uniform Residential Loan Application, per the newly adopted Mortgage Loan Originator Act rules that became effective December 11, 2008. (Cx4193)
98743	DISC	Standard Initial Disclosures	Last month the <b>Washington</b> Department of Financial Institutions released two new model disclosure summaries (one for fixed rate loans, one for ARM's). These are required in WA initial disclosure packages for non-HELOC, non-investment, adjustable and fixed rate mortgages, effective December 5, 2008. The model disclosures have replaced the content of the existing initial disclosure entitled "WA Understand Your Home Loan Application." (Cx13539)
99299	STAT	Standard State Documents	The <b>Maryland</b> Department of Financial Regulations has now added an affidavit that must be recorded with the security instrument for persons that are exempt from the requirement to be licensed as a mortgage lender or a mortgage originator. The MD Affidavit in Lieu of Mortgage Lender or Originator Licensee Info is required for those persons effective December 29, 2008. The document is now available by request. (Cx13984)
99090	HO54	Texas Housing	Created Texas Bond Borrower Affidavit, Texas Bond Seller Affidavit, Texas Bond Certificate of Mortgage Lender, Texas Bond Rider to Deed of Trust and Texas Bond Uniform Mortgage Rider. (Cx13956, Cx13957, Cx13958, Cx13959, and Cx13960)