



## January 2009 Product Updates

ID		Investor/Category	Description
99186	HO28	Iowa Housing	Updated the following <b>Iowa Housing</b> forms: Cx13662 - Affidavit of Purchaser, Cx13663 - Seller's Affidavit and Certification, Cx13661 - VA Guaranty, Cx13660 - Notice to Buyers of Conventional or RD Homes as to Non-Assumable Loan, Cx13659 - Notice to Buyers of FHA Insured Home, Cx13658 - First-time Homebuyer Disclosure, Cx13665 - Conventional/RD Rider to Mortgage, Cx13664 - FHA/VA Rider to Mortgage, and Cx13689 - Household Income Worksheet.
99564	NHSA	NHSA Just Price Solutions	Added investor <b>NHSA Just Price Solutions</b> and created their required documents including: Cx14020 - HUD Booklet Acknowledgment, Cx14021 - Quality Control Release, Cx14022 - Tax Authorization Letter, and Cx14024 - Allonge.
98415	HOU9	North Carolina Housing	Updated the following <b>North Carolina Housing</b> forms: Cx6184 - MCC Closing Package Checklist and Cx11313 - Notice to Mortgagors of Potential Recapture of Federal Subsidy.
99163	HO10	North Dakota Housing	Updated the following <b>North Dakota Housing</b> forms: Cx13017 - Estimate of Real Estate Taxes on New Construction and/or Homestead Credit, Cx9145 - Recapture Notice - Cass County, Cx9147 - Recapture Notice - Mercer County, Cx9146 - Recapture Notice - Grand Forks County, Cx9151 - Recapture Notice - Traill County, Cx9150 - Recapture Notice - Pembina/Ransom County, Cx9148 - Recapture Notice - Oliver County, Cx9149 - Recapture Notice - Richland County, Cx9152 - Recapture Notice - All Other Counties, Cx9114 - Personal Property Addendum, Cx9117 - Transfer of Servicing Rights, Cx13340 - Requirements for Power of Attorney, Cx9121 - Certificate of Hazard Insurance, and Cx12904 - Mortgage Submission Voucher.
99364	DOC6	Standard Documents	Updated <b>IRS Form 4506</b> to the latest version (October 2008). The fee amount has been increased from \$39.00 to \$57.00. (Cx23)
99708	DOC6	Standard Documents	Edited the standard <b>Notice of Right to Cancel</b> forms. A setting has been added to the system that allows the user to choose whether or not the Certificate of Confirmation prints at the end of the form. (Cx8204, Cx8205, and Cx8206)



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99103	DOC6	Standard Documents	<p>Edited the <b>Servicing Disclosure Statement</b> to reflect new <b>RESPA</b> requirements effective January 16, 2009. The new rule and disclosures contain model language for three different servicing statements: (1) "We may assign, sell or transfer the servicing of your loan while the loan is outstanding"; (2) We do not service mortgage loans of the type for which you applied. We intend to assign, sell, or transfer the servicing of your mortgage loan before the first payment is due"; and (3) "The loan for which you have applied will be serviced at this financial institution and we do not intend to sell, transfer, or assign the servicing of the loan." (Cx20)</p>
99239	STAT	Standard State Documents	<p>Created a DC Final Financing Agreement to fill the requirements of <b>District of Columbia</b> Code § 26-1113. This is similar to the existing Financing Agreement currently printing in DC Initial Disclosures, and will print in all DC Closing packages. (Cx13979)</p>
99430	STAT	Standard State Documents	<p><b>Illinois</b> Title 38, Chapter II, Part 1050.810 3b requires a statement to the borrower on the first payment letter regarding the transfer of servicing. The following has been added for IL to the standard first payment letters: "If Servicing on this loan is transferred, notice to that effect will come from both the current Servicer and the new Servicer." (Cx16, Cx7606, and Cx13587)</p>