



## July 2007 Product updates

Id	Investor/Type	Category	Description
86503	HOU1	Alabama Housing	Created Closing Affirmation, Recapture Settlement Disclosure, Mortgagee's Certification, and Seller Affidavit forms for Alabama Housing First Step program (Cx 12321, Cx 12322, Cx 12323, Cx 12324)
86325	BBTC	BB&T	Created Conforming 5 Year 5/2/5 P&I Libor ARM Disclosure Non-Convertible (Cx 12298)
86519	CHEV	Chevy Chase	Added the new 2 year prepayment language to the existing prepayment penalty documents (Cx 12347, Cx 12345, Cx 7051, Cx 8598, and Cx 12381)
84068	COUN	Countrywide Funding Corp	Revised form FE-4205(NY) (Cx 1066). Added language to the section between the signature line and paragraph 9.
84970	COUN	Countrywide Funding Corp	Revised TX (a)(6) Supplemental Forms (FE-5614 and FE-5632). The documents have been revised to exclude the Non-Borrowing Spouse. (Cx 6726 and Cx 6665)
84866	COUN	Countrywide Funding Corp	Revised 5/6 Payment Advantage Note, Rider and Created New Disclosure (Form #'s FE-5787, FE-5788 and FE5905: Cx 11702, Cx 11701 and Cx 12051)
86647	COUN	Countrywide Funding Corp	The following documents were revised for Countrywide Correspondent Lending and will be posted in the Seller's Guide with the bulletin release on Friday, June 22nd: FE-5770 (Cx 10166) Changes are: The negative amortization of 105% that was available when the 5/1 Payment Advantage loan program was introduced is no longer an option and it has been deleted from the disclosure.
86173	IMPC	Impac Funding Corporation	Created Docs (Cx 12275 STATED INCOME CERTIFICATION Form 121) (Cx 12276 UNDERSTANDING PREPAYMENT PENALTY CHARGES AND INTEREST RATES Form 122). Updated (Cx 1418 Borrower's Income Certification Form 5).



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86493	ABMS	IndyMac	Made VMP mandated changes to the following Indymac documents: 8480278 (Cx 5739) Added missing text "of less" to Prepayment Addendum, 8480338 (Cx 10293) Removed the line for Contractor's License Number, 8480339 (Cx 10292) Removed the line for Contractor's License Number, 8480719 (Cx 10314) Changed Adjustable Rate Verbiage to read Balloon Note
86177	NMC	National City Mortgage	Updated ARM Disclosures: (Cx 2342 Form 1001) (Cx 2345 Forms 3001,5001,7001,5002) (Cx 3014 Form FHA001) (Cx 3161 Forms VA001, VA004) (Cx 3791 Form FHA004) (Cx 3795 Form 10001) (Cx 4017 Forms VA002,VA005) (Cx 4218 Form FHA002) (Cx 4368 Forms 10002,7005,5007,3008,3007,1003,5008) (Cx 6877 Forms 605,607,609,610,613) (Cx 6878 Forms 606,608,611,612,614) Created Fixed Disclosures (Cx 12277 Form FIXIO001) (Cx 12278 Form FIXIO002)
85949	HO30	Pennsylvania Housing	Updated PA Housing forms: Notice to Mortgagor of Potential Recapture Tax Upon Sale of Home (Cx 6949), Addendum To Note/Construction Loan (Cx 6957), Home Loan Closing Instructions (Cx 6977), Subordinate Mortgage Note (Cx 6980), Keystone Plus Assistance Needs Assessment Form (Cx 6982), Escrow Agreement For Postponed Exterior Improvements (Cx 6989), and Access Downpayment and Closing Cost Assistance Needs Assessment Form (Cx 6985)
86713	RFCM	RFC/GMAC Residential Funding Corp.	Updated the historical examples on RFC/GMAC HELOC Disclosures (Cx 9080, Cx 9081, and Cx 9082)
86669	RFCM	RFC/GMAC Residential Funding Corp.	Updated Home Equity Revolving Loan Disbursement Schedule per RFC announcement as the Servicing Addresses have changed (Cx 4857)
86133	DISC	Standard Initial Disclosures	Created a new doc for OH called "Business Relationship Disclosure Notice" according to the model form. Cx 12271 is available to add to client's initial disclosure packages upon request.



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87662	DISC	Standard Initial Disclosures	Created new Tangible Net Benefit Worksheet for Minnesota refinances to meet new Minnesota Residential Mortgage Originator and Servicer Licensing Act requirements, effective August 1, 2007. Cx 12531 will now print for MN in initial disclosure packages by default.
86762	CRES	Suntrust/Crestar	Created New Disclosures. The Agency 3/1, 5/1, & 7/1 Treasury ARMs (Fully Amortizing & Interest Only) are being replaced with Agency 3/1, 5/1, & 7/1 LIBOR ARMs (Fully Amortizing & Interest Only). (Cx 12382, Cx 12383, Cx 12384, Cx 12385)
87174	TSBK	The Savings Bank	Created ARM Rider (Cx 12475) ARM Disclosure (Cx 12473) and Prepay Notice (Cx 12474)
85689	TRUS	Trustcorp	Created New Privacy Notice to reflect name change from Trustcorp Mortgage Company to 1st Source Bank. (Cx 12196)
87316	HO16	Virginia Housing	Created 2nd Lien Security Instrument (Cx 8251) for the FHA Plus Program
85961	HO14	Washington Housing	Updated WA Housing Seller Affidavit (Cx 11488)
87524	HO14	Washington Housing	Updated Seattle House Key Note, Mortgage Credit Seller Affidavit, and Mortgage Credit Closing Recapture Provision Forms (Cx 9937, Cx 11488, and Cx 11487)
85958	HO15	Wisconsin Housing	Updated WI Housing Closing Package Checklist and Federal Recapture Tax (Cx 6648 and Cx 6649)
87240	HO15	Wisconsin Housing	Created WI Housing Home Plus Note (Cx 12494)