



## June 2007 Product updates

Id	Investor/Type	Category	Description
86180	FNLS	1st National Lending Services	Created custom Interest Only Disclosure for new Conforming Fixed Rate Products: Form CFI-T551i-D (Cx 12279)
86267	FNLS	1st National Lending Services	Created custom Interest Only Addendum: Form CAI-603E-NA (Cx 12293)
85472	BANK	Bank Mutual	New Investor Bank Mutual custom documents were created: ARM Construction Note(Cx 12154), Disbursing Agreement(Cx 12155), Construction Loan Agreement(Cx 12156), Fixed Interest Rate Conversion Rider(Cx 12157), Addendum to ARM Note Fixed Interest Rate Conversion Option(Cx 12158), Conversion Disclosure(Cx 12159), ARM Disclosure(Cx 12160), IO ARM Disclosure(Cx 12161)
86348	HOU3	California Housing	Created California Housing Finance Agency Financing Rider (Cx 12304) per announcement from CalHFA to begin using Fannie Mae/Freddie Mac uniform documents for all CalHFA conventional loans reserved on or after September 1, 2007.
84430	CHEV	Chevy Chase	Created new Cashflow ARM Notes, Riders, and Disclosures to reflect the negative amortization cap of 115% and recast months to 120 (Cx 11914, Cx 11915, Cx 11916, Cx 11917, Cx 11918, Cx 11919, Cx 11920, Cx 11921, Cx 11922, Cx 11923, Cx 11924, and Cx 12085)
85610	CHEV	Chevy Chase	Created new important notices for the new neg-am products (Cx 12178 and Cx 12177)
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, 11701 and 12051)]



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86008	COUN	Countrywide Funding Corp	Revised Forms FE-3198 and FE-4117(CO). FE-3198 has been revised to provide additional spacing for section E. FE-4117(CO) has been revised to remove the unneeded dollar sign above section 4(B) (Cx 6102 and Cx 1037)
86243	FTBK	Fifth Third	In accordance with new Virginia Law, effective July 1, 2007, the Notary Acknowledgment must be kept on the same page as the Borrower Signatures. Cx 6003 was changed to reflect the new law.
85486	GMAC	GMAC	Modified GMAC Prepayment Addenda to match new requirements for state specifics. (Cx 9546, Cx 11136, Cx 11737, Cx 11051, Cx 11053, Cx 9547, Cx 11050, Cx 11052)
86308	GRPT	Green Point Mortgage	In accordance with Virginia Law the Notary with the Borrower Signature Line must be kept together, the following Greenpoint document was changed accordingly - Affidavit Regarding Revocable Trust (Cx 4413)
84553	GRPT	Green Point Mortgage	Updated Greenpoint Documents - ARM Disclosure(Cx 9992), Six Month LIBOR ARM Balloon Rider(Cx 9497), Six Month LIBOR ARM Rider(Cx 9849), PayOption ARM Disclosure(Cx 10637), HELOC Notices of Right to Cancel(Cx 6856), LIBOR ARM NegAm Notes(Cx 9850), NegAm Treasury ARM Rider(Cx 9851), 40 Year NegAm LIBOR ARM Rider(Cx 9852), NegAm Treasury ARM Notes(Cx 9855), HELOC Disclosures(Cx 9861), Multistate HELOC Agreement(9862), 5/6 Hybrid NegAm LIBOR ARM Notes(Cx 10443), 5/6 Hybrid NegAm LIBOR ARM Rider(Cx 10444), Hybrid ARM Narrative Disclosure(Cx 11633) - Created the following Greenpoint documents - Interest Only Narrative Disclosure(Cx 11949), Cooperative Occupancy Affidavit(Cx 11951)



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86666	IMPC	Impac Funding Corporation	Edited balloon addendum and balloon rider to pull balloon fields (Cx 8462 and Cx 8461)
86039	ABMS	IndyMac	In accordance with new Virginia Law, effective July 1, 2007, the Notary Acknowledgment must be kept on the same page as the Borrower Signatures, the following Indymac Virginia documents were changed accordingly: Virginia HELOC Deed of Trust Cx 4809(C465VA), Virginia Second Balloon Note Cx 5296(8480100), Virginia Construction Loan Rider with Security Agreement Cx 10254(8480426), Virginia Construction Loan Agreement Cx 10287(8480425)
86438	ABMS	IndyMac	Cosmetic changes were made by Indymac on S465 (Cx 4807)
85317	ABMS	IndyMac	Updated Indymac custom documents for Footer Changes, Text Changes, and Annual ARM Disclosure Updates. Texas Home Equity ARM Rider to Security Agreement(Cx 10300)(8480525), Texas Home Equity Adjustable Rate Note(Cx 10299)(8480526), Texas Home Equity 1 Yea
86106	INGM	ING Mortgage	Created new ING Mortgage documents as they have been set up as an investor: (Cx 12237) Interest Only and Payment Option Information Sheet, (Cx 12238) ARM Disclosures, and (Cx 12239) Prepayment Addendum.
86151	HO41	Maryland Housing	Created new Maryland Housing Document Rider to the Note (Cx 12270)
86073	MTIT	MortgageIT, Inc.	Virginia notary acknowledgement - Updated Cx 6936 to keep the signature lines with the notary section.



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86407	Multiple Investors	Multiple Investors	In accordance with new Virginia Law the Notary with the Signature Lines must be kept together, therefore the following documents were changed - (Reserve Account Disclosure Cx 8521, Loan Modification Agreement Cx 4020, Loan modification agreement Cx 8160, Taylor Bean Error and Omission/Compliance Agreement Cx 9279, Taylor Bean ECOA and Privacy Notice Cx 9276, Initial Interest Loan Modification Agreement Cx 5762, Taylor Bean Hold Harmless Statement Cx 9275, Taylor Bean Affidavit Cx 9270, Assignment of Deed of Trust - BLANK Cx 5728, Initial Interest Loan Modification Agreement Cx 7358)
85766	OHIO	Ohio Savings	Created Borrower(s) Affirmation of Stated Income Amount form WSL: 537 (Cx 12221)
86319	HO30	Pennsylvania Housing	Created Affidavit of Seller and Mortgagor's Reaffirmation at Loan Closing documents (Cx 12295 and Cx 12296)
86373	PHHI	PHH - Investor (PHHI - Collette Anderson)	Created new InterAgency Disclosure for PHH Mortgage - Important Information about Interest Only and Reduced Documentation Loans (Cx 12308)
86204	PHHI	PHH - Investor (PHHI - Collette Anderson)	Updated PHH Mortgage Custom ARM Disclosure 06720041(Cx 9946)
86695	RFCM	RFC/GMAC Residential Funding Corp.	Updated RFC Heloc Open-End Line of Credit Security Instrument - MERS and Non-MERS for Tennessee: Per RFC, Paragraph 20 should now be in bold font. (Cx 2505)

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86239	RFCM	RFC/GMAC Residential Funding Corp.	RFC announced a correction to the 5 Year Fixed Rate 1 Year ARM Balloon Disclosure (Cx 11334). A reference to the initial payment amount for the first five years has been deleted.
86058	RFCM	RFC/GMAC Residential Funding Corp.	Virginia notary acknowledgement - Updated Cx 3292 and Cx 2732 to keep the signature lines with the notary section
86729	DOC6	Standard Documents	Added Street Address of MERS (when MERS is the grantee) to generic Indiana assignment Cx 1524, and security instruments Cx 11000, Cx 482, Cx 377, and Cx 324 to fulfill the requirements of Senate Bill 232, that requires street addresses on recorded conveyances after June 30, 2007. Investor Indiana Mortgages (Cx 10759, Cx 3861, Cx 2434, and Cx 2420) have also been modified as needed.
86134	DOC6	Standard Documents	Virginia HB 2058 created VA Code 47.1-15(3) which requires that the notarial certificate appear on the same page as the signature. This requirement will be effective on July 1, 2007. The generic Virginia 1st and 2nd lien Deeds of Trust (Cx 354, 407, and 512), Virginia Assignments (Cx 1552, 4352, and 4510), and 2nd lien note (Cx 1077) have been modified to meet the requirement.



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86269	DOC6	Standard Documents	Virginia HB 2058 created VA Code 47.1-15(3) which requires that the notarial certificate appear on the same page as the signature. This requirement will be effective on July 1, 2007. Four generic multistate forms were modified to meet the requirement: Compliance Agreement (Cx 4), Occupancy Statement (Cx 15), Affixation Affidavit (Cx 43), and Limited Power of Attorney - Manufactured Home (Cx 6874).
86122	DISC	Standard Initial Disclosures	The Ohio Mortgage Loan Origination Disclosure Statement (Cx 3472) has been modified to comply with Revised Code 1322.062, effective June 1, 2007.
86155	TLBN	Taylor Bean and Whittaker	Created Lender Paid Mortgage Insurance Disclosure (Cx 12272)
86153	TLBN	Taylor Bean and Whittaker	Edited Texas Plain language 2nd note to pull loan amount on the document. (Cx 9422)
85689	TRUS	Trustcorp	Created New Privacy Notice to reflect name change from Trustcorp Mortgage Company to 1st Source Bank. (Cx 12196)
86047	HO16	Virginia Housing	In accordance with new Virginia Law, effective July 1, 2007, the Notary Acknowledgment must be kept on the same page as the Borrower Signatures, we changed the following Virginia Housing documents accordingly: Cx 4895, Cx 4910, Cx 4912, Cx 4922, Cx 4923, Cx 4924, Cx 4925, Cx 4926, Cx 6022, Cx 8244, Cx 8247, Cx 8250, Cx 8251, Cx 8252, Cx 8253, and Cx 11689



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86298	NORW	Wells Fargo	In accordance with new Virginia Law the Notary with the Signature Lines must be kept together, therefore the following Wells Fargo documents were changed - Manufactured Home Affidavit of Affixations (Cx 10437), Real Property and manufactured Home Limited
86444	NORW	Wells Fargo	Created Wells Fargo Cooperative Loan Security Agreement Second Home Rider (Cx 12312)
86242	WMCD	WMC Direct	In accordance with new Virginia Law, effective July 1, 2007, the Notary Acknowledgment must be kept on the same page as the Borrower Signatures, we changed the following document to reflect the new law: Cx 3678