



## March 2008 Product updates

Id	Investor/Type	Category	Description
92957	OHIO	Amtrust Bank	Created Amtrust Bank Borrower Authorization for Counseling. (Cx13390)
89541	ASSM	Associated Mortgage	Edited the following Associated Mortgage documents: ARM Addendum for Conversion Option (Portfolio) (Cx3935), ARM Addendum for Conversion Option (FNMA) (Cx3936), Disclosure for Adjustable Rate Mortgage (Cx3938), Disclosure for Interest Only Fixed Period LIBOR ARM (Cx5632) and created the following Associated Mortgage document: Early Delinquency Counseling Notice (Cx12894).
93098	HOU3	California Housing	Updated California Housing Homeownership Subordinate Loan Program Documents. In particular, the following forms were updated: ECTP Deed of Trust (Cx6144) and ECTP Promissory Note (Cx6146); HPA Deed of Trust (Cx6148) and HPA Promissory Note (Cx6149); CHDAP Deed of Trust (Cx6141) and CHDAP Promissory Note (Cx6142); and CHAP Deed of Trust (Cx6139) and CHAP Promissory Note (Cx6140).
92898	CTYM	CITIMORTGAGE	Created new CitiMortgage documents: Authorization to Release Information (Cx13381) and Discount Verification Form. (Cx13382)
93334	COUN	Countrywide Funding Corp	Updated Mortgage Insurance Disclosure for both Fixed Rate and Adjustable Rate Mortgages. (Cx5226 )
92775	COUN	Countrywide Funding Corp	Updated the Annual Maintenance Fee on the following Countrywide Home Equity Credit Line Agreement and Disclosure Statement documents: (Cx1338, Cx1390, Cx1375, Cx1343, Cx1401, Cx1350, Cx1339, Cx1346, Cx1405, Cx3010, Cx1341, Cx1342, Cx1410, Cx1368, Cx1402, Cx1351, Cx1333, Cx1394, Cx1379, Cx3032, Cx3037, Cx3031, Cx1331, Cx1329, Cx1364, Cx3438, Cx1328, Cx1408, Cx1326, Cx1371, Cx1349, Cx1324, Cx3029, Cx1392, Cx1400, Cx1366, Cx1352, and Cx1334).



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Id	Investor/Type	Category	Description
93492	FLAG	Flagstar	Created Flagstar Texas Fraud Disclosure per announcement to include the disclosure on or after April 1, 2008 for all loans closing in Texas, with an exception to second liens and investment properties. (Cx13445)
93332	FRKA	Franklin American	Updated 3/1, 5/1, and 7/1 Interest Only LIBOR ARM Disclosures. (Cx4943)
93330	FRKA	Franklin American	Updated 3/1, 5/1, and 7/1 LIBOR ARM Disclosure. (Cx5418)
93012	GMAC	GMAC	Created the GMAC MA Broker Compensation disclosure. (Cx13392)
92058	GMAC	GMAC	Edited the Colorado Tangible Net Benefit Worksheet to meet new guidelines. (Cx12439)
92948	GMAC	GMAC	Created GMAC Reduced Documentation Product Disclosure. (Cx13388)
93311	GMAC	GMAC	Added the sentence "The name of the Mortgage Broker is _____ " to the North Carolina Deeds of Trust when there is a broker on NC loans. This is to comply with a new NC Bill that will go into effect April 1, 2008. (Cx2202 and Cx3914)
93304	ABMS	IndyMac	Edited the following Indymac documents as mandated by VMP: PA HELOC Note (Cx5977), PA Const Loan Rider with Sec Agreement (Cx10248), PA Second Balloon Note (Cx5286), Multistate HELOC Disclosure (Cx5909), 5/1 FlexPay LIBOR ARM Disclosure (Cx9607), Multistate HELOC Agreement (Cx4559).



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92842	ABMS	IndyMac	Made VMP mandated changes for Indymac for the following: Treasury Disclosures (Cx5906), FHA Disclosure (Cx13193), LIBOR Disclosure (Cx7761 and Cx10307), IO LIBOR Disclosure (Cx7735), 1 Month LIBOR (Cx10310), FlexPay LIBOR Disclosure (Cx9607), and 5/1 IO and fully amortizing LIBOR ARM Disclosure (Cx12907 and Cx12908).
92940	CHSE	JP Morgan Chase	Created Maine Tangible Net Benefit Form. (Cx13386)
93067	CHSE	JP Morgan Chase	Created Massachusetts Opt-In Affirmation. (Cx13395)
93323	HOU9	North Carolina Housing	Added the sentence "The name of the Mortgage Broker is _____ " to the North Carolina Deeds of Trust when there is a broker on NC loans. This is to comply with a new NC Bill that will go into effect April 1, 2008. (Cx6636)
92676	DOC6	Standard Documents	Edited both the 4506 and 4506-T to the 0108 version. The most significant changes were the "Where to file" addresses on page 2. (Cx23 and Cx3095).
92076	DOC6	Standard Documents	Massachusetts has requested that either the broker name, address, and license number print on the Mortgage and Assignment of Mortgage, or a sentence is added stating that no mortgage broker or mortgage loan originator was involved in the mortgage. The information has been added to the first page of each document. (Cx328, Cx381, Cx486, Cx1531, Cx4327, and Cx4467)
91784	DOC6	Standard Documents	Added the name of the Broker to the North Carolina Deeds of Trust and the Closing Instructions when "Is this a broker originated loan?" is set to Yes on NC loans. This is to comply with a new NC Bill that will go into effect April 1, 2008, NC Gen. Stat. § 45A-4. (Cx3, Cx7599, Cx336, Cx389, Cx484, and Cx11019)



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92598	DISC	Standard Initial Disclosures	A new DC Mortgage Disclosure Form is required per the new LB 167 Mortgage Disclosure Amendment Act of 2007, which goes into effect 02/29/08. The form is required for Non-conventional mortgage loans. Therefore, the disclosure will print in initial disclosures for any DC loan that is not a fixed rate and has an amortization period of 30 years or less. (Cx13354)
92741	DISC	Standard Initial Disclosures	A new MA Counseling Disclosure was created to comply with Regulatory Bulletin 1.3-104 and the new section in Massachusetts General Laws Chapter 184, section 17B ½. It will print in MA Initial Disclosure packages that are ARM or Neg-Am ARM. The buyer will check the document stating either that a) He/she is not a first time buyer; or b) If a first time homebuyer, he/she has received counseling and still opts into the loan. (Cx13391)
92835	TLBN	Taylor Bean and Whittaker	Created Taylor Bean and Whitaker North Carolina Broker Disclosure. (Cx13379)
93084	TLBN	Taylor Bean and Whittaker	Created Taylor, Bean and Whitaker documents: Massachusetts Counseling Disclosure and List of Counselors (Cx13396) and Massachusetts Financial Counseling Opt-In Certification (Cx13397).
93375	NORW	Wells Fargo	Created new Wells Fargo Broker Compensation Forms: Fee Information (Cx13433) and Addendum to Fee Information (Cx13434).