



## March 2009 Product Updates

ID		Investor/Category	Description
100147	HOU3	California Housing	Created the <b>CalSTRS</b> Second Note (Cx14090) and CalSTRS Deed of Trust and Request for Notice of Default (Cx14091). The related TIL calculations have also been added. The CalSTRS program is now available for use.
100056	HO49	Mississippi Housing	Created the following <b>Mississippi Home Corporation</b> forms: Affidavit of Seller (Cx14083), Borrower Affidavit Part I (Cx14084), Borrower Affidavit Part II (Cx14085), Conventional and FHA Mortgage Addendum (Cx14086), VA and RD Mortgage Addendum (Cx14087) and Lenders Closing Certificate (Cx14088).
100084	DOC6	Standard Documents	Updated the <b>VA Loan Summary Sheet</b> to the latest version. A new section for "PRIOR LOAN TYPE" has been added. Per Circular 26-09-01, the proper selection must be checked in this new section for Cash-out Refinances after May 1, 2009. (Cx57)
100542	DISC	Standard Initial Disclosures	Updated the <b>Colorado</b> Tangible Net Benefit Disclosure to the newly released 03/12/09 version. (Cx12873)
100042	DISC	Standard Initial Disclosures	<b>Pennsylvania</b> adopted rules under the Mortgage Loan Industry Licensing and Consumer Protection Act requiring lenders and brokers to provide a new disclosure and conduct a borrower repayment ability analysis prior to making a mortgage loan. The new PA Consumer Mortgage Disclosure Form has been created. It follows the format provided by the Pennsylvania Department of Banking to fill the requirements of 10 Pa. Code Section 46.2(b). The disclosure is required effective March 20, 2009. (Cx14079)