



## May 2007 Product updates

Id	Investor/Type	Category	Description
84753	ACHM	American Home Mortgage	Created Forms for new 3, 5, 7 and 10 Power Option ARM Programs (Cx 11992, Cx 11993, and Cx 11995)
80157	BBTC	BB&T	Updated BB&T's ARM Disclosures (Cx 11058, Cx 11059, Cx 11063, Cx 11064, Cx 11078, Cx 11080, Cx 11084, Cx 11085, Cx 11088, Cx 11089, Cx 11100, Cx 11103, Cx 11105, Cx 11106, Cx 11108, Cx 11109, Cx 11110, Cx 11111, Cx 11112, Cx 11113, Cx 11118, Cx 11119, and 11120)
85010	COUN	Countrywide Funding Corp	Revised HELOC Agreements for Kansas, FE-3130 and FE-3160 (Cx 1368 and 3495)
84089	COUN	Countrywide Funding Corp	Revised HELOC Agreement FE-3130 [AZ (Cx 1375), CA (Cx 1360), FL (Cx 1346), MA (Cx 1333), MN (Cx 1379), NV (Cx 3438), OR (Cx 1371), and WI (Cx 1352)]. Revised Recording Fee on all and Termination Fee on CA.
85046	COUN	Countrywide Funding Corp	Texas has expanded its recording disclosure requirements. Effective March 28, 2007, H.B. 2061 provides that an individual's social security number or driver license number cannot be disclosed in a document presented to the county for recording. The House Bill has reinstated the following disclosure, which must appear in 12-point bold-face type or uppercase letters at the top of the first page of every Texas Security Instrument: NOTICE OF CONFIDENTIALITY RIGHTS: IF YOU ARE A NATURAL PERSON, YOU MAY REMOVE OR STRIKE ANY OR ALL OF THE FOLLOWING INFORMATION FROM ANY INSTRUMENT THAT TRANSFERS AN INTEREST IN REAL PROPERTY BEFORE IT IS FILED FOR RECORD IN THE PUBLIC RECORDS: YOUR SOCIAL SECURITY NUMBER OR YOUR DRIVER'S LICENSE NUMBER. The following documents were revised as needed: FE-3176, FE-3179, FE-3180, FE-3181, FE-3197, FE-3198, FE-4231, FE-4351, FE-5630 (Cx 7245, Cx 510, Cx 4972, Cx 4639, and Cx 6102)
85026	COUN	Countrywide Funding Corp	FE-4263 and FE-4338 (Cx 2356) were revised to change the word "InterestFirst" to "Interest-Only".
83943	FTBK	Fifth Third	Updated Fifth Third's Balloon Disclosure (Cx 11838)
85167	ABMS	IndyMac	Updated existing Indymac documents to ensure the proper date in the footer: (Cx 9737)5013, (Cx 8947)8480955, 8480958, (Cx 8945)8480953, 8480956 and created new forms (Cx 12104) Affidavit Of No Equity Use From Homestead Property and (Cx 12105) Borrower's Income Affidavit.
85581	RBMG	NetBank - RBMG	Created Notice of Assignment, Sale or Transfer of Servicing Rights, Exhibit F (Cx 12175)
84773	HO31	Ohio Housing	Converted OH Housing docs from VTX to Conformx for the OH Housing supplemental program
85413	OHIO	Ohio Savings	Created LPMI disclosure WSL 179 (Cx 12148)



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84868	HO53	Oklahoma Housing	Converted OK Housing Forms from VTX to Conformx for the OK Housing supplemental program
84168	HO11	Oregon Housing	Converted OR Housing Documents to Conformx for the OR Housing Supplemental Program
85093	SVGN	Sovereign	Updated Sovereign Bank Custom ARM Disclosures (Cx 6252 and Cx 9350) to include new revision dates and verbiage
85025	DISC	Standard Initial Disclosures	Updated the Rhode Island Home Loan Protection Act initial disclosure documents as required for June 1, 2007. The documents included RI Prohibited Acts of Lenders and Loan Brokers (Cx 11241), RI High Cost Prohibited Acts of Lenders and Loan Brokers (Cx 11408), and RI Tangible Net Benefit (Cx 11242).
85572	TLBN	Taylor Bean and Whittaker	Created IO ARM Addendum and Rider (Cx 12173 and Cx 12174)
85528	TLBN	Taylor Bean and Whittaker	Updated ARM Disclosure 0023 (Cx 11896)
84171	HO26	Tennessee Housing	Converted TN Housing Documents over to Conformx for the TN Housing Supplemental Program
84957	HO16	Virginia Housing	Updated VA Housing Summary of Recapture Table (Cx 11351)