



November 2009 Updates

ID		Investor/Category	Description
104914	DOC6	Standard Documents	Added a new "TILA DISCLOSURE" section to the Closing Worksheet after the "CLOSING FEES" section. The following fields related to the Mortgage Disclosure Improvement Act (MDIA) are included: Early TIL Sent on Date, Latest Disclosed APR, Latest Disclosed Finance Charge, and Redisclosed TIL Mailed on Date. (Cx866 and Cx7600)
104890	DOC6	Standard Documents	Modified the FHA Condominium Rider to remove paragraph identifiers to match the newest version found in Mortgagee Letter 2009-19, Attachment D, effective for case numbers assigned on or after October 1, 2009. (Cx49)
104838	DISC	Standard Initial Disclosures	Updated the FHA Energy Efficient Mortgage Program disclosure to reflect current program eligibility requirements and the revised dollar limits on energy efficient improvements found in Mortgagee Letter 2009-18. (Cx3949)
104689	STAT	Standard State Documents	Created a Maine Certification of Smoke and Carbon Monoxide Alarms to print in closing packages for purchase loans, per 25 MRSA 2464 and 2468, effective October 31, 2009. (Cx14524)
104689	STAT	Standard State Documents	The Massachusetts Certification and Indemnification Agreement regarding the installation of approved smoke detectors prints in initial disclosure packages for purchase loans. Since the related statute does not contain clear timing requirements, the document has been added to Closing packages to allow for more execution flexibility. (Cx1024)
103316	HO18	Wyoming Housing	Created the following Wyoming Housing Step Rate Riders: Cx14373 - WCDA Homerun II Step Rate Rider to Note, Cx14374 - WCDA Spirit Step Rate Rider to Note, Cx14375 - WCDA Step Rate Rider to Note, and Cx14376 - WCDA Homerun I Step Rate Rider to Note.