

## Recent Product Updates

Id	Investor/Type	Category	Description
89909	BBTC	BB&T	Created Construction Documents: Construction Funds Disbursement Authorization (Cx 12955), Borrower Acknowledgement Construction/Permanent Loans (Cx 12956), Modification Request Form (Cx 12957), Construction/Permanent Modification Confirmation (Cx 12958), Note Modification Agreement (Cx 12959), Construction Loan Agreement (Cx 12960), Construction/Perm 1 Year Convertible ARM Disclosure (Cx 12961), Construction/Perm 5/1 Year Convertible ARM Disclosure (Cx 12962), 1 Year, 3/1 Year and 5/1 Year Construction/Permanent ARMs with Conversion and Modification Options (Cx 12963), Addendum A (Cx 12964), and Construction Loan Rider to Deed of Trust (Cx 12965).
89361	BBTC	BB&T	Updated Premium and Discounted versions of ARM disclosures: Conversion Option Disclosure (Cx 3307), FHA ARM Disclosure (Cx 11931), VA 3/1 ARM Disclosure (Cx 11930), VA 5/1 ARM Disclosure (Cx 11929), 1 Yr. CMT Non-Convertible ARM 2/6 Caps (Cx 11063), 1 Yr. CMT Convertible ARM 2/6 Caps (Cx 11064), 1 Yr. Non-Convertible Libor ARM 2/6 Caps (Cx 11078), 1 Yr. Convertible Libor ARM 2/6 Caps (Cx 11080), 3/1 Yr. Non-Convertible ARM 2/5 Caps (Cx 11084), 3/1 Yr. Convertible ARM 2/5 Caps (Cx 11085), 3/1 Yr. Libor Non-Convertible Interest Only ARM 2/6 Caps (Cx 11088), 3/1 Yr. Non-Convertible Libor ARM 2/5 Caps (Cx 11089), 3/1 Yr. Convertible Libor ARM 2/5 Caps (Cx 11100), 5/1 Yr. Convertible ARM 2/5 Caps (Cx 11103), 5/1 Yr. Libor Non-Convertible Interest Only ARM 2/5 Caps (Cx 11105), 5/1 Yr. Convertible Libor ARM 2/5 Caps (Cx 11106), 5/1 Yr. Non-Convertible Libor ARM 5/2/5 Caps (Cx 12298), 7/1 Yr. Non-Convertible ARM 5/2/5 Caps (Cx 11108), 10/1 Yr. Non-Convertible ARM 5/2/5 Caps (Cx 11109).
91173	FREE	Freedom Mortgage	Created the following Prepayment Penalty Documents for Freedom Mortgage: Prepayment Note Addendum (Cx 13145), Prepayment Disclosure (Cx 13146), Prepayment Rider (Cx 13147).

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90912	FREE	Freedom Mortgage	Updated the following documents for Freedom Mortgage: LIBOR ARM Disclosure (Cx 8997), Interest Only LIBOR ARM Disclosure (Cx 7743), 10 Year Interest Only LIBOR ARM Disclosure (Cx 8998); and please create the following Freedom Mortgage documents: My Community 5/1 LIBOR ARM Disclosure (Cx 13120), 5/1 Expanded Approval LIBOR ARM Disclosure (Cx 13121), FHA ARM Disclosure (Cx 13122), VA ARM Disclosure (Cx 13123), Fixed Interest Only ARM Disclosure (Cx 13124)
90230	ABMS	IndyMac	Made VMP mandated changes to the following Indymac documents: Georgia HELOC Agreement (Cx 5957), Indiana HELOC Mortgage (Cx 4764), Louisina HELOC Mortgage (Cx 4783), North Carolina HELOC Deed of Trust (Cx 4792), Utah HELOC Deed of Trust (Cx 4808)
91087	ABMS	IndyMac	Made VMP mandated changes to the following Indymac documents: Multistate HELOC Agreement (Cx 4559), Pennsylvania HELOC Mortgage (Cx 4780), Utah HELOC Mortgage (Cx 4808).
90866	IVSB	Investors Savings Bank	Created new document for Investors Savings Bank: Balloon Disclosure (Cx 13109).
89803	HO48	Michigan Housing	Created the following documents for Michigan Housing: Purchase Submission Mortgage Document Control List (Cx 12923), Final Document Control Sheet (Cx 12924), Universal Tax Exempt Financing Rider (Cx 12925), Assignment of Mortgage (Cx 12928), Appraiser Inspection and Certificate (Cx 12929), Final Application Affidavit and Notice of Recapture Tax (Cx 12930), Notice of Recapture Tax to Mortgage Loan Applicant (Cx 12931), Seller Affidavit (Cx 12932), Federal Recapture Tax Income Limits (Cx 12933), Conventional Step Mortgage Note (Cx 12934), DPA Mortgage Note (Cx 12935), DPA Mortgage (Cx 12936), ADR-DPA Mortgage Note (Cx 12938), ADR-DPA Mortgage (Cx 12939), Federal Compliance Certification (Cx 12940), Affidavit of Intent and Agreement as to Classification (Cx 12941), Equal Opportunity Builder Certificate (Cx 12942), Child Support Statement (Cx 12944), Reality of Recapture Brochure (Cx 12945), MCC Closing Affidavit (Cx 12946), MCC Recapture Notification (Cx 12947), MCC Recapture Requirement (Cx 12948).



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90868	PDBK	Provident Bank	Updated Provident Bank document: ARM Disclosure (Cx 5900).
91219	DOC6	Standard Documents	Edited the standard Closing Instructions (Cx 3 and Cx 7599), to remove the "Est." from in front of the Closing Date. This change was made upon requests by clients.
89438	DISC	Standard Initial Disclosures	Edited Advanced Fee/Application Disclosure to add Illinois (Cx 2783).
89474	DISC	Standard Initial Disclosures	Added Lender signature line to MD Financing Agreement (Cx 2171) and MD Loan Commitment (Cx 4174).
89459	DISC	Standard Initial Disclosures	Created NV Acknowledgement of Dual Capacity (Cx 13030), available upon request.
89228	DISC	Standard Initial Disclosures	Created NY Notice to Borrower for High Cost Loans (Cx 12870).
90946	DISC	Standard Initial Disclosures	<p>Colorado adopted an emergency rule clarifying recently enacted disclosure requirements under the Mortgage Broker Registration Act. The emergency rule addresses disclosure content and timing requirements, and states that certain disclosure requirements are satisfied by the federal Truth in Lending Disclosure and Good Faith Estimate. The rule additionally sets forth two forms that may be used to comply with lock-in and mortgage broker compensation disclosure requirements.</p> <p>Two new Colorado initial disclosures, CO Lock-in Disclosure (Cx 13134) and CO Mortgage Broker Compensation Disclosure Form (Cx 13135), were made based on these forms.</p>
89586	DISC	Standard Initial Disclosures	Edited Right to Choose Attorney to include North Carolina (Cx 3846).

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91189	DISC	Standard Initial Disclosures	Edited the TX Notice Concerning Extensions of Credit (Cx 4549) to match the constitutional amendments passed on November 6, 2007 concerning home equity loans. The constitutional amendments: specify that the determination of whether a property is considered agricultural is made at the time of closing; prohibit the use of unsolicited preprinted checks to obtain advances under home equity lines of credit; allow borrowers to avoid the one-year waiting period between home equity loans in the event of a declared state of emergency; provide that borrowers may sign loan documents containing blank spaces so long as the terms of the agreement left to be filled in are non-substantive; and require that borrowers receive a copy of the final loan application at least one business day prior to loan closing.
90744	DISC	Standard Initial Disclosures	Created Massachusetts No Document Disclosure (Cx 13093), available upon request.
90241	DISC	Standard Initial Disclosures	Created PA Real Estate Broker Disclosure (Cx 13031), available upon request.
90434	DISC	Standard Initial Disclosures	Created TN High Cost Notice to Borrower (Cx 13071) and TN High Cost Home Loan Counseling Notice (Cx 13072).
90656	DISC	Standard Initial Disclosures	The following text was inserted on CA Disclosure Receipt (Cx 2687) below the siglines: "You are hereby notified that, pursuant to Cal. Admin. Code tit. 10, §1950.204, it is your responsibility to obtain machine copies of forms furnished for application by mail before returning signed documents".
90180	DISC	Standard Initial Disclosures	Created a Dual Capacity Disclosure, for Kansas and Nebraska, that is available to assign to clients who are brokers that receive compensation both for rendering mortgage business services and for real estate broker or agent services. (Cx 12999)



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89853	DISC	Standard Initial Disclosures	Added a sentence on the Indiana Mortgage Broker Agreement "No statement or representation by a loan broker is valid or enforceable unless the statement or representation is in writing." (Cx 3828)
89761	DISC	Standard Initial Disclosures	Created the CA Nontraditional Mortgage Product Disclosure, that is available to assign to clients upon request. Section XV. Comparison of Sample Mortgage Features is not filled in by the software. (Cx 12922)
89441	DISC	Standard Initial Disclosures	Created IL GFE of Charges Paid by Seller (Cx 13000).
89789	DISC	Standard Initial Disclosures	Edited Right to Choose Attorney to include Arkansas (Cx 3846).
90182	STAT	Standard State Documents	Created NE Notice to Cosigners (Cx 13029).
89244	STAT	Standard State Documents	Created NY Notice to Cosigners (Cx 12871).
90688	STAT	Standard State Documents	Added the Company Name and Property Apartment Number fields to Loan Security Agreement - COOP (Cx 4987), Assignment of Lease - COOP (Cx 4982), and Acceptance of Assignment and Assumption of Lease - COOP (Cx 4984).
89598	STAT	Standard State Documents	Created SC Notice to Cosigners (Cx 13027).