



October 2009 Updates

ID		Investor/Category	Description
104041	HO22	Georgia Housing	Updated the following Georgia Housing forms: Cx8637 - Notice of Potential Recapture Tax, Cx8642 - Truth-In-Lending Disclosure Statement, Cx8629 - Loan Funding Profile.
104102	CHSE	JPMorgan Chase	Updated Chase Cx1488 - Funding Request Form and Credit File Submission Checklist.
103956	DISC	Standard Initial Disclosures	A Louisiana Application Fee Disclosure will now print when there is an application fee charged on the loan, per La. Rev. Stat. Ann. 6:1096(J)(1). (Cx11909)
104088	STAT	Standard State Documents	The first lien Louisiana Mortgage has been updated to match the newly revised Fannie Mae/Freddie Mac Form 3019. The sentence "Lender's tax identification number is ____." has been deleted. The tax ID is no longer required on the mortgage under applicable state law. A revision date of 8/09 has also been added to the footer. (Cx327)



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103978	STAT	Standard State Documents	<p>A new "Trustor:" section has been added to the first page recording information area on the California deeds of trust . The first borrower's name and the borrower mailing address are included in the new area. According to CA Government Code 27321.5, every deed of trust accepted for recording should specify the name and address of a trustor. This information allows notices of default or sale to be mailed there. Although the section also states that failure to supply the information does not affect the validity of the deed of trust, some California recording offices are now requiring this information for recording. (Cx312, Cx365, Cx471, Cx1362, Cx6139, Cx6141, Cx6144, and Cx6148)</p>
104084	STAT	Standard State Documents	<p>The first lien generic Virginia Deeds of Trust have been edited to add two new sections (near the top and after the Note definition) when the loan purpose is cash out or no cash out refinance and a second lien loan amount exists. The sentences may be added per Virginia Code Annotated Section 55-58.3 so the new first lien mortgage will keep priority over the existing subordinate mortgage. These edits are listed as FNMA/FHLMC Uniform Instrument "MAY" changes for the Virginia deed of trust. (Cx354 and Cx407)</p>
104373	STAT	Standard State Documents	<p>The "Prepared By:" section has been moved from the first page of the Washington deeds of trusts and assignments to the last page. Now the three inch top margin of the first page only contains the "Return To:" information as specified in Washington recording requirements (RCW 36.18.010 and 65.04.045). (Cx357, Cx410, Cx514, Cx1553, and Cx4353)</p>
104020	TWNE	Towne Mortgage	<p>Created forms for newly offered investor Towne Mortgage: Cx14456 - Agreement for Direct Payment of Taxes, Assessments, and/or Insurance, Cx14459 - Borrower Affidavit of Information, Cx14457 - FHA Purchase Agreement Addendum, Cx14461 - First Lien Letter, Cx14455 - HVCC Appraisal Disclosure Notice, Cx14458 - Loan Officer Affidavit, and Cx14460 - Phone Number Information.</p>