



October 2007 Product updates

Id	Investor/Type	Category	Description
87529	ALSI	Aurora	To comply with Truth in Lending regulations, Aurora's Adjustable Rate Mortgage Program Disclosures have been updated with current index information contained in the "How Your Payment Can Change" topics.
90156	BBTC	BB&T	Created the following document for BB&T Mortgage: Key Facts About Interest Only Loans (Cx 13009), and edited the following document: Conversion Option Disclosure (Cx 11058)
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)
90548	CHSE	Chase Manhattan Credit Corp	Edited the following documents for JP Morgan Chase: 3/1 Interest Only LIBOR ARM Disclosure (Cx 9015), 5/1, 7/1 Interest Only ARM Disclosure (Cx 9016)
89201	COUN	Countrywide Funding Corp	Countrywide has revised the MERS Indiana Security Instruments to include the full MERS address for the following documents: FE 4351(IN) (0708) and FE 4331(IN) (0708).



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90160	FLAG	Flagstar	Created four new documents for the Flagstar PITI Abatement program: Cx 13010 - PITI Acknowledgement, Cx 13011 - PITI 6% Abatement Disclosure, Cx 13012 - PITI 3% Abatement Disclosure, and Cx 13013 - PITI Abatement Worksheet
87765	GMAC	GMAC	Created GMAC 10 Year Draw HELOC Documents: Cx 12608-12609-12610-12611-12612-12613-12614-12615-12616-12617-12618-12619-12620-12621-12622-12623-12624-12625-12626-12627-12628-12629-12630-12631-12633-12634-12635-12636-12637-12638-12639-12640-12641-12642-12643-12644-12645-12646-12647-12648-12649-12650-12651-12652-12653-12654-12655-12656-12657-12658
87708	GMAC	GMAC	Created GMAC IO Balloon HELOC Documents: Cx 12558-12559-12560-12561-12562-12563-12564-12565-12566-12567-12568-12569-12570-12571-12572-12573-12574-12575-12576-12577-12578-12579-12580-12581-12582-12583-12584-12585-12586-12587-12588-12589-12590-12591-12592-12593-12594-12595-12596-12597-12598-12599-12600-12601-12602-12603-12604-12605-12606-12607-12659
90049	GMAC	GMAC	Created new GMAC document: Abatement Agreement (Cx 12992)
87834	GMAC	GMAC	Created the following GMAC Prepayment Penalty Addenda: Cx 12667, 12666, 12662, 12664, 12668, 12663, 12660, 12661; and updated the following GMAC Prepayment Penalty Addenda: Cx 11737, 11052, 11136, 11050, 11051, 11053, 9547
89840	HSBC	HSBC	Updated 3/1 Libor ARM Disclosure and 3/1 Libor ARM Interest Only Disclosure (Cx 1104), 5/1 Libor ARM Disclosure and 5/1 Libor ARM Interest Only Disclosure (Cx 1106), 7/1 Libor ARM Disclosure and 7/1 Libor ARM Interest Only Disclosure (Cx 1242), and 10/1 Libor ARM Disclosure and 10/1 Libor ARM Interest Only Disclosure (Cx 1241)
89585	ABMS	IndyMac	Created new Indymac My Community LIBOR ARM Disclosures: 5/1 Interest Only LIBOR ARM Disclosure (Cx 12907); 5/1 LIBOR ARM Disclosure (Cx 12908)



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88625	ABMS	IndyMac	Edited the following Indymac documents per VMP mandatory update: Subprime Prepayment Addendum-8480010 (Cx 8118), Subprime Prepayment Addendum-8480019 (Cx 1810), New York Coop Assignment of Proprietary Lease-8480379 (Cx 10477), New Jersey Coop Irrevocable Stock Power-8480385 (Cx 10476), VA Home Equity Line of Credit Deed of Trust-C465VA (Cx 4809)
90072	ABMS	IndyMac	Made VMP mandated updates to the footers of the following Indymac documents: 1 Year LIBOR Interest Only Note (Cx 7733), 1 Year LIBOR Interest Only Rider (Cx 7748)
90185	ABMS	IndyMac	Merged Indymac Illinois Security Agreement in with New York and New Jersey as mandated by VMP: Security Agreement (Cx 10473)
89421	HO19	Kentucky Housing	Edited the following Kentucky Housing document: Request for Waiver of the Acreage Limitation (Cx 5218)
89572	HO10	North Dakota Housing	Created North Dakota Housing Mortgage Submission Voucher (Cx 12904)
89512	SVGN	Sovereign	Updated the following Sovereign Bank documents: Second Mortgage Balloon Disclosure (Cx 6239), Variable Rate Disclosure (Cx 9350); and created the following Sovereign Bank documents: Key Facts About Interest-Only Mortgages (Cx 12887), Interest Only LIBOR ARM Disclosure (Cx 12888)
90455	DOC6	Standard Documents	Created new FHA LIBOR Note and Rider (Cx 13045 and 13046)



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90091	DOC6	Standard Documents	The IRS has updated the W-9 to add a Limited Liability Company checkbox to the first page, modify some of the instructions, and add a new Identity Theft section to the last page. (Cx 22)
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)
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)
89778	STAT	Standard State Documents	Created FL Disclosure of Material Change. It is available to assign to clients who are licensees under the Mortgage broker and Lending Act to print at closing. (Cx 12926)
88378	CRES	Suntrust/Crestar	The Suntrust's Truth-In-Lending ARM Disclosures have been revised to include updated 2007 payment information. Forms updated include the following: COR 0332, COR 0335, COR 0336, COR 0265, COR 0266, COR 0337, COR 0338.
89837	TLBN	Taylor Bean and Whittaker	Created the following Taylor, Bean & Whittaker document: Illinois Selection of Title Insurance Provider (Cx 12949)



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88419	UVMT	Universal Mortgage Corporation	Updated the following Universal Mortgage Corporation documents: 5/1 Interest Only ARM Disclosure (Cx 8346), LPMI Disclosure (Cx 11934), LPMI Second Home Disclosure (Cx 11935) and also please create the following documents: 5/1 LIBOR ARM Disclosure (Cx 12728), Illinois Statement of Borrower's Benefits (Cx 12730), New Construction Rate Cap Disclosure (Cx 12729), Statement of Borrower's Benefits (Cx 12731), Tangible Benefit Worksheet (Cx 12732)
88436	HO21	West Virginia Housing	Updated the following West Virginia Single Family Mortgage Forms: Post Closing Compliance Sheet (Cx 12015), Second Deed of Trust Note (Cx 12019), Second Lien Deed of Trust (Cx 12020), Deed of Trust Rider (Cx 12017), Assignment (Cx 12018), Payment and Escrow Information Sheet (Cx 12022), Closing Recapture Notice (Cx 12024), and Builders Warranty and Certificate (Cx 12028)