



## October 2008 Product Updates

Id	Investor/Type	Category	Description
98075	HSBC	HSBC Mortgage Corporation	Created HSBC Broker Fee Acknowledgement. (Cx13726)
98245	DOC6	Standard Documents	Added data fields to IRS Form 4506 and Form 4506-T. Fields for previous tax return address for section 4; third party name, address, and phone number for section 5; and form number for section 6 are now available to print on the documents. (Cx23 and Cx3095)
97852	DOC6	Standard Documents	Fannie Mae has made changes to the <b>New Mexico</b> Deed of Trust, Fannie Mae/Freddie Mac Uniform Instrument Form 3032. Section 22 has been revised to describe the borrower notice requirements and Section 25 to include non-judicial sales in the redemption period. (Cx341)
97499	DISC	Standard Initial Disclosures	Updated the <b>California</b> Mortgage Loan Disclosure Statements (RE 882, RE 883, and RE 885) to the newest versions released by the Department of Real Estate. (Cx2798, Cx12356, and Cx12922)
98500	DISC	Standard Initial Disclosures	Created four new disclosures for <b>Maryland</b> to meet the new requirements in COMAR 09.03.10.03 and COMAR 09.03.06.20: MD Balloon Disclosure, MD Property Tax and Homeowner's Insurance Disclosure (for loans that do not contain an escrow account for tax and insurance), MD Arbitration Disclosure, and MD Net Tangible Benefit Worksheet. (Cx13900, Cx13901/2, Cx13903, and Cx13909)
98488	DISC	Standard Initial Disclosures	Per <b>Montana</b> Code Ann. 32-10-406(2), a mortgage lender must now disclose the terms of any prepayment penalty. A prepayment penalty fee disclosure has been added for Montana Initial Disclosures. (Cx12389)
97527	STAT	Standard State Documents	Created the <b>Kentucky</b> Homeownership Protection Center Notification to Homeowners, which informs borrowers of the availability of services provided by the Center. This document is required to be given after January 1, 2009, but since the Kentucky Department of Financial Institutions has encouraged lenders to distribute the notice prior to the requirement date, the form has been added much earlier. (Cx13677)