



September 2009 Updates

ID		Investor/Category	Description
103186	BBTC	BB&T- Branch Banking and Trust Company	Updated the following BB&T ARM Program Disclosures: Cx3307, Cx11063, Cx11064, Cx11078, Cx11084, Cx11088, Cx11089, Cx11105, Cx11108, Cx11109, Cx11110, Cx11112, Cx11113, Cx11119, Cx11929, Cx11930, Cx11931 and Cx12298.
103058	DISC	Standard Initial Disclosures	Updated the following Colorado disclosures to match the new versions posted by the Colorado Department of Real Estate to follow new Colorado Rule changes: CO Tangible Net Benefit Disclosure, CO Lock-In Disclosure, CO Mortgage Broker Compensation Disclosure Form, and CO Dual Status Disclosure. The effective date for the updated rules and disclosures was 9/30/09. (Cx12873, Cx13134, Cx13135, and Cx14095)
103727	DISC	Standard Initial Disclosures	Added a New Hampshire Tradeoff Table Addendum to Good Faith Estimate to NH initial disclosure document packages. It is required at the time the interest rate is locked for a loan, per N.H. Rev. Stat. Ann. §397-A:15(IX). The intent is to allow the borrower to clearly see the loan options available that he or she did not elect. When completing the GFE Tradeoff Table, if a loan with a lower interest rate is not available to a borrower, an entry of "N/A" is acceptable. If a loan with lower settlement charges is not available, an entry of "N/A" is acceptable. (Cx14425)
102455	CRES	SunTrust	Updated the following Truth-in-Lending ARM Disclosures per SunTrust bulletin COR 09-236: Cx4175, Cx5794, Cx12383, Cx12384, Cx13530 and Cx13531.