



## September 2007 Product updates

Id	Investor/Type	Category	Description
89397	CTYM	CITIMORTGAGE	Created new CitiMortgage Disclosure - Consumer Guide to Mortgage Products (Cx 12876)
88484	COUN	Countrywide Funding Corp	The following documents are revised for Countrywide Correspondent Lending and will be posted in the Seller's Guide with the bulletin release on Wednesday, August 22nd (FE-3130, FE-4331, FE-3131, FE-3140, FE-3240). Changes are: The 20-year term for HELOCs in Tennessee have been retired and it now has the same 25-year term (10-year draw, 15-year repay) as HELOCs in all other states. (Cx 1392, 1389, 7141, 1388)
88479	COUN	Countrywide Funding Corp	The following documents are revised for Countrywide Correspondent Lending and will be posted in the Seller's Guide with the bulletin release on Wednesday, August 22nd. Attached are PDFs for CLD form FE-3503 and FE-3504 (Cx 6813). Changes are: Due to the elimination of the Non-conforming and Expanded Criteria 2/6 Fixed-Period ARM from our product offering, as announced on 7/25/07, the disclosures were updated to remove the 2-year ARM.
89298	FTBK	Fifth Third	Updated Addendum to Adjustable Rate Rider (Fixed Rate Conversion Option) (Cx 1085) and Addendum to Adjustable Rate Note (Fixed Rate Conversion Option) (Cx 1087)
87683	GMAC	GMAC	Created GMAC Closed End Second Documents: 12534-12535-12536-12537-12538-12539-12540-12541-12542-12543-12544-12545-12546-12547-12548-12549-12550-12551-12552-12553-12554-12555-12556-12557
89492	MNSL	Morgan Stanley	Created Nevada Ability to Repay Worksheet (Cx 12886)
88326	ORVA	Oregon Veteran's Administration	Created OR Veterans Affairs Documents: OR Veterans Home Loan Eligibility (Cx 12691), OR Addendum to Deed of Trust (Cx 12692), OR The Representations and Warranties and Certification of Hazard Insurance (Cx 12693), OR New Loan Escrow Account Options (Cx 12694), and OR Interest Rate/Origination Fee (Cx 12695)



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89588	DOC6	Standard Documents	The VA (Department of Veterans Affairs) Loan Summary Sheet (Cx 57) was updated to add a new selection to section 15. TYPE OF MORTGAGE. In addition to the "HYBRID ARM" checkbox, there is now also a checkbox for "ARM".
86784	DOC6	Standard Documents	Created new Prepayment Penalty Addendum, Rider and Disclosure for new enhanced global prepayment penalty default capability that is now available inside ConformX. (Cx 12387, 12388, 12389)
89769	DISC	Standard Initial Disclosures	Added sentence to the Good Faith Estimate that prints for brokers at the bottom of the form (Cx 1913 and Cx 7608). It reads as follows: A lender will provide you with an additional Good Faith Estimate within three Business Days of the receipt of your loan application.
89754	DISC	Standard Initial Disclosures	Modified FL Broker Disclosure (Cx 4133) to add the fees paid by Lender. This was done to satisfy a new FL state requirement (Bill 1824) that goes into affect October 1st.
89749	STAT	Standard State Documents	Created a new document, Disclosure and Certification-Arkansas Rule 5010-2 (Cx 12918), for the settlement agent and mortgage broker to verify that all the fees are disclosed properly on the HUD-1 Settlement Statement. This document will print in all Arkansas closing packages. It is required starting October 1st.
89352	STAT	Standard State Documents	Two new Colorado broker disclosures have been created. Colorado just adopted a new emergency rule that requires the documents be provided, and the rule is already effective. The CO Tangible Net Benefit Disclosure (Cx 12873) is now required for Colorado loans at both Initial Disclosure and Closing. The CO Reasons for Loan (Cx 12874) will only print in Initial Disclosures.
89335	STAT	Standard State Documents	New Colorado Initial Disclosure (Cx 12866) was created to fill the requirements in CO Statute 12-61-914 that are not covered in other documents.



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89621	STAT	Standard State Documents	Created new NV Reasonable Means Disclosure (Cx 12913). This will satisfy the amendatory language to Nevada Revised Statutes Section 598D.100 as contained in Assembly Bill 440 of the 2007 Session. The bill takes effect October 1, 2007.
89115	STAT	Standard State Documents	Added sentence to all generic first lien Pennsylvania Mortgages above the signature lines, per FNMA: This is a contract under seal and may be enforced under 42 Pa.C.S. Section 5529(b). (Cx 347 and Cx 400)
88581	HO13	Vermont Housing	Updated VT Housing forms: Acquisition Cost Worksheet (Cx 7109), Mortgagor Affidavit (Cx 7110), Fixed 35 Disclosure (Cx 9467), Reservation Form (Cx 7112), Gift Certification (Cx 7113), Loan Compliance Request (Cx 7117), Stepped Interest Rate Note (Cx 7122), Mobile Home Park Lot Lease Agreement Amendment (Cx 7114), Loan Modification Agreement (Cx 7126), and Loan Sale Extension Request (Cx 7128)