

Governance, Risk & Compliance

What's New with the Documents

ComplianceOne® mortgage

2022.4

Governance, Risk & Compliance

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What's New

MULTI-STATE

**Fannie Mae Freddie Mac 3502 and 3526 Adjustable Rate Note One Year Treasury and LIBOR Index
Fannie Mae Freddie Mac 3111 and 3189 Adjustable Rate Rider One Year LIBOR and One Year Treasury Index
Exhibit D**

**Fannie Mae 3522 and 3528 Adjustable Rate Note One Year Treasury and LIBOR Index with Rate Caps
Fannie Mae 3182 and 3187 Adjustable Rate Rider One Year Treasury and LIBOR Index with Rate Caps Exhibit D
Freddie Mac Forms 5510 5530 And 5531 ARM Note with Rate Caps
Freddie Mac Forms 5110 5130 and 5131 ARM Rider with Rate Caps**

Fannie Mae and Freddie Mac are no longer accepting LIBOR-indexed ARMs or Treasury-indexed ARMs. Therefore, the following notes and riders have been discontinued:

- Fannie Mae Freddie Mac 3502 and 3526 Adjustable Rate Note One Year Treasury and LIBOR Index
- Fannie Mae Freddie Mac 3111 and 3189 Adjustable Rate Rider One Year LIBOR and One Year Treasury Index Exhibit D
- Fannie Mae 3522 and 3528 Adjustable Rate Note One Year Treasury and LIBOR Index with Rate Caps
- Fannie Mae 3182 and 3187 Adjustable Rate Rider One Year Treasury and LIBOR Index with Rate Caps Exhibit D
- Freddie Mac Forms 5510 5530 And 5531 ARM Note with Rate Caps
- Freddie Mac Forms 5110 5130 and 5131 ARM Rider with Rate Caps

Fannie Mae Freddie Mac 1103 Supplemental Consumer

The Fannie Mae Freddie Mac 1103 Supplemental Consumer document has been modified to print borrower's homeownership education, housing counseling, and language preference information. The new document will be auto selected for Fannie Mae and Freddie Mac loans or lenders may select it for other loan types by using the **Select Fannie Mae Freddie Mac 1103 Supplemental Consumer** checkbox on the Transaction Data section of the Document Data page.

Also, the Homeownership Education and Housing Counseling section, located on the Application page, has been updated to collect the information that is printed to the Fannie Mae Freddie Mac 1103 Supplemental Consumer document.

FHA Lender Certification

The FHA Lender Certification document has been updated to print different text under the Evidence of Social Security Number, the Alternate Documents and the Verification of Borrower's Identity sections depending on whether a lender's signature will be used on the document or not.

MINNESOTA

Modification Agreement Mortgage

The Modification Agreement Mortgage document has been updated to print Section - "Mortgage Amendment" when the maximum obligation limit has neither increased nor decreased from the original maximum obligation limit for the property located in Minnesota state.

SOUTH CAROLINA

Attorney Insurance Preference Form-SC

The selection rules of the Attorney Insurance Preference Form-SC document have been updated to select document when the property is located in South Carolina.

TEXAS

Fannie Mae Freddie Mac 3522.44 Note Fixed 1 Yr Treas HE 1st Lien-TX

Fannie Mae_Freddie Mac 3182_44 Rider Fixed 1 Yr Treas HE 1st Lien-TX

Fannie Mae and Freddie Mac are no longer accepting LIBOR-indexed ARMs or CMT-indexed ARMs. Therefore, the Fannie Mae Freddie Mac 3522.44 Note Fixed 1 Yr Treas HE 1st Lien-TX and the Fannie Mae_Freddie Mac 3182_44 Rider Fixed 1 Yr Treas HE 1st Lien-TX documents have been discontinued.

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