



Financial & Corporate Compliance

What's New with Documents

ComplianceOne[®] mortgage

November 2023

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What's New

Multi-State

Affidavit Of Affixture

Manufactured Home Rider

Support in Compliance1 Mortgage for attached Manufactured Homes has been expanded. C1Mortgage previously supported such transactions under the Fannie Mae and Freddie Mac guidelines; that support has now been expanded to include FHA and USDA loans. New versions of the Affidavit of Affixture and Manufactured Home Rider have been added to support FHA and USDA loans. To select the forms for Fannie Mae and Freddie Mac transactions, select the **Includes Manufactured Home** and **Manufactured Home Attached** checkboxes. For FHA and USDA loans, the Include **Manufactured Home Rider** additionally needs to be selected. The document can be selected for the property that is not located in Connecticut, District of Columbia, Hawaii, New Jersey, New York, Massachusetts, Rhode Island and Wisconsin. For the meantime both versions of the documents will be supported until the old versions are discontinued.

FHA Deed of Trust

FHA Mortgage

The FHA Deed of Trust and the FHA Mortgage documents have been updated to support the Manufactured Home Rider that will be attached to real property for FHA loans. Within the change the Description section has been updated to select the Other checkbox under Rider option and print the Manufactured Home Rider description, when the Includes **Manufactured Home**, **Manufactured Home Attached** and **Include Manufactured Home Rider** checkboxes are selected on the document. The change has been added for the property that is not located in Connecticut, District of Columbia, Hawaii, New Jersey, New York, Massachusetts, Rhode Island and Wisconsin.

FNMA FHLMC Deed of Trust

FNMA FHLMC Mortgage

The FNMA FHLMC Deed of Trust and the FNMA FHLMC Mortgage documents have been updated to support the Manufactured Home Rider that will be attached to real property for Fannie Mae, Freddie Mac and USDA loans. Within the change the Documents section has been updated to select the Other checkbox under Rider item and print the Manufactured Home Rider description, when the Includes **Manufactured Home** and **Manufactured Home Attached** checkboxes are selected on the document for Fannie Mae and Freddie Mac loans and for USDA loans the **Include Manufactured Home Rider** checkbox additionally needs to be selected. The change has been added for the property that is not located in Connecticut, District of Columbia, Hawaii, New Jersey, New York, Massachusetts, Rhode Island and Wisconsin.

Request For Transcript of Tax Return IRS 4506T

The agency revision date for the Request For Transcript of Tax Return IRS 4506T document has been updated to June 2023 and the list of states for an individual return within section "Chart for individual transcripts" has been updated to add Alabama, Arkansas, Georgia, North Carolina, Oklahoma, South Carolina, Tennessee within the first row and remove Alabama, Arkansas, Georgia, North Carolina, Oklahoma, South Carolina, Tennessee within the second row.

District Of Columbia

FNMA FHLMC Deed of Trust

The FNMA FHLMC Deed of Trust document has been updated to print the revised text in the subsection (a) Notice of Default of the Section - "26. Acceleration; Remedies" for the property located in the District of Columbia state.

Vermont

Recordable documents

The Signature Common File document has been updated to remove Vermont from the list of states that required witness lines.

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