

## **December 2022**

### **2001 Fannie Mae/Freddie Mac Uniform Instruments**

As announced in [Bulletin 2021-25](#), we are retiring the 2001 Fannie Mae/Freddie Mac Uniform Instruments on January 1, 2023.

## **November 2022**

### **Revisions to Authorized Changes to Security Instruments for MERS**

The MERS Authorized Changes page has been revised to update the MERS street address for Indiana, Mississippi, New York and Pennsylvania.

In addition, the MERS SAMPLE pages for the Indiana Mortgage, Mississippi Deed of Trust, New York Mortgage, and Pennsylvania Mortgage have been revised to reflect the updated street address for MERS. The Sample MERS pages tagline will show a version date 07/2021 (rev. 11/22).

## **September 2022**

### **Washington Security Instrument**

Section 15 of the Washington Deed of Trust (Form 3048, dated 07/2021) has been updated to provide more clarity.

The revised Washington Deed of Trust will show a version date of (Form 3048 07/2021 (rev. 09/22)

### **Updated Multistate Construction Conversion Modification Agreement (New Note)**

The updated Multistate Construction Conversion Modification Agreement (New Note) (Form 5164) will have a tagline dated September 2022.

### **Revisions to Authorized Changes to the Texas Home Equity for MERS**

Freddie Mac has added an authorized change to the Texas Home Equity for MERS.

## **August 2022**

### **Revised Delaware Mortgage**

We have revised the Delaware Mortgage (Form 3008, dated 07/2021) to correct erroneous error in Section 17, titled Governing Law; Severability; Rules of Construction.

The revised Delaware Mortgage will show a version date of (Form 3008 07/2021 (rev. 08/22)). The revised Security Instrument may be used immediately and must be used by January 1, 2023.

## **July 2022**

### **Updated Texas Home Equity Security Instrument**

We have updated the Texas Home Equity Security Instrument (Form 3044.1, dated 07/2021), has been revised to remove language in the section titled “Transfer of Rights” and Section 12.

The revised Texas Home Equity Security Instrument will show a version date of (Form 3044.1 07/2021 (rev. 07/22)). The revised Security Instrument may be used immediately and must be used by January 1, 2023.

## **February 2022**

### **Revised Georgia Security Deed**

The Georgia Security Deed (Form 3011, dated 07/2021) previously included a checkbox in the Definition of “Riders” to indicate when a “Waiver of Borrower’s Rights and Closing Attorney’s Affidavit” Rider (the “Georgia Rider”) is attached to the Security Deed.

Certain Consumer Financial Protection Bureau examiners have concluded that use of a waiver provision that appears in the Georgia Rider violates the Consumer Financial Protection Act’s prohibition on deceptive acts or practices. Therefore, we have updated the Georgia Security Deed (Form 3011, dated 07/2021 (rev. 02/22)), to remove the “Waiver of Borrower’s Rights and Closing Attorney’s Affidavit” Rider checkbox. Lenders may attach a specialty rider that complies with applicable law to the Security Deed by checking the box titled “Other(s) [specify]” in the definition of “Riders” and identifying the rider.

The revised Georgia Security Deed will show a version date of (Form 3011 07/2021 (rev. 02/22)). The revised Security Instrument may be used immediately and will become effective May 1, 2022.

### **Updated Authorized Changes to Security Instruments for MERS**

We have updated the MERS authorized changes to reflect technical corrections and mirror the exact language used in the Security Instruments.

### **Revisions to List of Single-Family Uniform Instruments**

The Single-Family Uniform Instruments list has been updated. A detailed list of all of the Single-Family Uniform Instruments currently provided by Freddie Mac is posted on our website at <https://sf.freddiemac.com/tools-learning/uniform-instruments/2021-updated-instruments>

## **January 2022**

## **The retirement of Affordable Merit Rate Mortgages**

In connection with Bulletin 2021-29, we have retired and removed the Multistate Affordable Merit Rate Note Addendum and the Multistate Affordable Merit Rate Rider. from our Uniform Instrument website.