News & Updates

December 2013

Revisions to the Authorized Changes page for Notes and Security Instruments

Freddie Mac has modified the authorized changes for the Mortgage Loan Originator Name and Nationwide Mortgage Licensing System and Registry (NMLSR) Identification (ID) Number.

Lenders may implement this change immediately but must implement no later than January 10, 2014.

November 2013

Revised Spanish Louisiana Mortgage

The Spanish Sample for Louisiana (Form 3019 1/01) has been updated to reflect the changes made to the Louisiana Mortgage.

The revised tagline will show a version date of (Form 3019s 1/01 (rev. 10/13)).

Revised West Virginia Deed of Trust

Freddie Mac has revised West Virginia Deed of Trust (Form 3049 1/01) to reflect changes in applicable state law. Loan originators may begin using revised version immediately; it will be effective April 1, 2014.

The revised West Virginia Deed of Trust tagline will show a version date of (Form 3049 1/01 (rev. 11/13).

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: http://www.freddiemac.com/uniform/doc/uniflist.doc [DOC]

October 2013

Revised Louisiana Mortgage

Freddie Mac has revised the Louisiana Mortgage (Form 3019 1/01 (rev. 8/09) Section 23 titled "Foreclosure" regarding waiver of three days' delay in order to comply with state law and Section 34 titled "Full Ownership" regarding borrower's ownership and leasehold interest in a property.

The revised Louisiana Mortgage tagline will show a version date of (Form 3019 1/01 (rev. 10/13)).

August 2013

Revisions to the Authorized Changes page for Notes and Security Instruments

Spanish Translation – Mortgage Loan Originator Name and Nationwide Mortgage Licensing System and Registry (NMLSR) Identification (ID) Number

Freddie Mac has added the Spanish translation to the mandatory authorized change, announced in February 2013, to comply with the requirements of the Truth in Lending Act and Regulation Z (12 C.F.R. § 1026.36(g)).

Please note: The Spanish translation is meant to complement the English-language document.

June 2013

Revisions to the Authorized Changes for Security Instruments

Freddie Mac has added an authorized change for Maryland Deed of Trust for refinances. This change must be implemented by October 1, 2013.

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February 2013

Revisions to the Authorized Changes page for Notes and Security Instruments

Mortgage Loan Originator Name and Nationwide Mortgage Licensing System and Registry (NMLSR) Identification (ID) Number

Freddie Mac has added a mandatory authorized change, to comply with the requirements of the Truth in Lending Act and Regulation Z (12 C.F.R. § 1026.36(g)). Originators are required to add to the last page of the Note and the last page of the Security Instrument the name of the mortgage loan originator (LO) and NMLSR ID number for both an organization and individual. If required under state or local law, Originators may place the LO name and NMLSR ID in an alternate location.

Lenders may implement this change immediately but must implement no later than January 10, 2014.

Please direct Uniform Instrument related questions or comments to the Uniform Instrument Mailbox: Uniform_Instruments@freddiemac.com

Inquiries relating to other topics should be submitted using the Contact Us feature on Freddiemac.com

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