All of the language changes authorized by Freddie Mac on the authorized change pages provided below are permissible, and some are required, for Mortgages originated using the Fannie Mae/Freddie Mac or Freddie Mac Uniform Instruments when sold to Freddie Mac.

If a particular State does not appear on this list of authorized changes, it is because Freddie Mac does not currently have any state-specific authorized changes for that state. In addition, the changes set forth on these Authorized Change Pages may not be the only changes required under applicable law or state and local recording requirements with respect to a specific loan originator or loan transaction. **Accordingly, originators should have qualified legal counsel review loan documentation for compliance with applicable law.**

The changes authorized by Freddie Mac can also be found in Exhibit 5A of the Freddie Mac *Single-Family Seller/Servicer Guide*.

**Borrower Occupancy**

When the secured property is not occupied as a Primary Residence by the Borrower, Sellers may change the language in the section titled “BORROWER’S INTEREST IN THE PROPERTY” to read:

“I promise that I am the lawful owner of the Property and that I have the right to consolidate, modify, and extend the Notes and Mortgages.”

This authorization does not have any effect on requirements for the use of the 1-4 Family Rider.

**MERS as Original Mortgage of Record (“OMR”)**

Originators must make the following revisions to the New York Consolidation, Extension, and Modification Agreement, as indicated when a loan will be registered with Mortgage Electronic Registration Systems, Inc. (“MERS”) and the originators elect to name MERS as OMR, solely as nominee for the Lender named in the Security Instrument and the Note:

The New York Consolidation, Extension, and Modification Agreement must be revised by adding a new definition as (E) follows:

**(E) “MERS”** is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender’s successors and assigns. MERS is organized and existing under the laws of Delaware, and has an address and telephone number of PO Box 2026, Flint, MI 48501–2026, and a street address of 11819 Miami Street, Suite 100, Omaha, NE 68164. The MERS telephone number is (888) 679-MERS. **FOR PURPOSES OF RECORDING THIS AGREEMENT, MERS IS THE MORTGAGEE OF RECORD.**

AND, by relettering the remaining definitions as required.

ADDITIONALLY, a Seller must add MERS to the signature lines at the end of the New York Consolidation, Extension, and Modification Agreement, as follows:

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Lender Borrower

By: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

 Borrower

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Mortgage Electronic Registration

Systems, Inc. – Mortgagee