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 5 of the Freddie Mac *Single-Family Seller/Servicer Guide*.

# GENERAL AUTHORIZED CHANGES

Originators may use the Demographic Information Addendum with the URLA, (Form 65/1003, 7/05 (rev. 06/09)) as a replacement for the existing Section X, Information For Government Monitoring Purposes. If the Demographic Information Addendum is used, Section X of the URLA may be left blank, crossed or grayed out or otherwise deleted.

Originators may use the Spanish translation aid for the Demographic Addendum with Form 65s/1003s 7/05 (rev. 6/09)) (Spanish-English) version of the URLA.

# STATE-SPECIFIC AUTHORIZED CHANGES

California

Originators may include the following in any convenient location:

 “Pursuant to California Civil Code 1812.30(j) a married applicant may apply for a separate account”

AND, Originators may revise the description of the "Married" box in Section III for Borrowers and Co-Borrowers as follows:

Section III. Borrower Information

[ ] Married [ ] Separated

(include registered domestic partners)

[ ] Unmarried

(include single, divorced, widowed)