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*.

Alabama

Originators may add the following text above the Borrower’s signature lines:

**“CAUTION – IT IS IMPORTANT THAT YOU THOROUGHLY READ THE CONTRACT BEFORE YOU SIGN IT”**

West Virginia

Originators must replace the last sentence in Section B. Transfer of the Property or a Beneficial Interest in Borrower to read as follows:

If Borrower fails to pay these sums prior to, or upon, the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower and will be entitled to collect, as permitted by the Note and Applicable Law, the following charges in connection with Borrower’s Default: (a) costs of publication; (b) an appraisal fee; (c) all costs incidental to a title examination including professional fees, expenses incident to travel and copies of real estate and tax records; (d) expenses incidental to notice made to lienholders and other parties and entities having an interest in the real property to be sold; (e) certified mailing costs; and (f) all fees and expenses incurred by a Trustee incident to a pending Trustee's sale of the real property securing the consumer loan.