

# **Freddie Mac/Fannie Mae Standardized Subordinate Documents FAQs**

1. Can I adjust the formatting of the Standardized Subordinate Documents?

Yes. The format (font, type size, page size, and margins) of the Standardized Subordinate Documents may be adjusted as necessary to comply with applicable law (including recording requirements), to make the documents easier to complete or read, or to reduce the number of pages to avoid incurring additional recording costs. Any formatting adjustments must not alter the Agency tagline located in the footer of each page.

2. When is it acceptable to make text changes to the Standardized Subordinate Documents?

Changes are acceptable only in the following scenarios:

- Per the Authorized Changes to the Standardized Subordinate Documents available on the Agency websites; or
- Per the requirements of applicable law or a Housing Finance Agency Program.

3. When is it acceptable to alter or remove the Agency tagline from the Standardized Subordinate Documents?

- The Agency tagline cannot be altered, but you may add company information or a custom tagline below the Agency tagline in the footer.
- The Agency tagline must be removed for any text changes to the Standardized Subordinate Documents not expressly permitted in FAQ 2.

4. What is the difference between “Authorized Changes” and “Instructions” on the Standardized Subordinate Documents?

The “Authorized Changes” are a list of acceptable text changes to the Standardized Subordinate Documents whereas the “Instructions” appear on the Standardized Subordinate Documents in red text to provide optional text to be used for varying loan terms.

5. Do the Instructions, Fact Sheet, or FAQs for the Fannie Mae/Freddie Mac Uniform Instruments apply to the Standardized Subordinate Documents?

No.