All of the mortgage instruments listed in this Exhibit are available on the Freddie Mac Single-Family Uniform Instrument website, located at: <https://sf.freddiemac.com/tools-learning/uniform-instruments/2021-updated-instruments> Freddie Mac encourages originators to use the Fannie Mae/Freddie Mac and Freddie Mac Single-Family Uniform Instruments whenever possible; however, Seller/Servicers must use the applicable Single-Family Uniform Instruments for Mortgages delivered and sold to Freddie Mac. Seller/Servicers must refer to the applicable sections of the Guide or other Purchase Documents for instructions regarding which Uniform Instruments must be used for each Mortgage Product.

| **First Lien Security Instruments** | | |
| --- | --- | --- |
| Form Title | **Fannie Mae/** **Freddie Mac Form No.** | **Version** |
| Alabama Mortgage | 3001 | 07/2021 |
| Alaska Deed of Trust | 3002 | 07/2021 |
| Arizona Deed of Trust | 3003 | 07/2021 |
| Arkansas Mortgage | 3004 | 07/2021 |
| California Deed of Trust | 3005 | 07/2021 |
| Colorado Deed of Trust | 3006 | 07/2021 |
| Connecticut Mortgage | 3007 | 07/2021 |
| Delaware Mortgage | 3008 | 07/2021 (rev.08/22) |
| District of Columbia Deed of Trust | 3009 | 07/2021 (rev.08/23) |
| Florida Mortgage | 3010 | 07/2021 |
| Georgia Security Deed | 3011 | 07/2021 (rev.02/22) |
| Guam Mortgage | 3052 | 07/2021 |
| Hawaii Mortgage | 3012 | 07/2021 |
| Idaho Deed of Trust | 3013 | 07/2021 |
| Illinois Mortgage | 3014 | 07/2021 |
| Indiana Mortgage | 3015 | 07/2021 |
| Iowa Mortgage | 3016 | 07/2021 |
| Kansas Mortgage | 3017 | 07/2021 |
| Kentucky Mortgage | 3018 | 07/2021 |
| Louisiana Mortgage | 3019 | 07/2021 |
| Maine Mortgage | 3020 | 07/2021 |
| Maryland Deed of Trust | 3021 | 07/2021 |
| Massachusetts Mortgage | 3022 | 07/2021 |
| Michigan Mortgage | 3023 | 07/2021 |
| Minnesota Mortgage | 3024 | 07/2021 |
| Mississippi Deed of Trust | 3025 | 07/2021 |
| Missouri Deed of Trust | 3026 | 07/2021 |
| Montana Deed of Trust | 3027 | 07/2021 |
| Nebraska Deed of Trust | 3028 | 07/2021 |
| Nevada Deed of Trust | 3029 | 07/2021 |
| New Hampshire Mortgage | 3030 | 07/2021 |
| New Jersey Mortgage | 3031 | 07/2021 |
| New Mexico Mortgage | 3032 | 07/2021 |
| New York Mortgage | 3033 | 07/2021 |
| North Carolina Deed of Trust | 3034 | 07/2021 |
| North Dakota Mortgage | 3035 | 07/2021 |
| Ohio Mortgage | 3036 | 07/2021 |
| Oklahoma Mortgage | 3037 | 07/2021 |
| Oregon Deed of Trust | 3038 | 07/2021 |
| Pennsylvania Mortgage | 3039 | 07/2021 |
| Puerto Rico First Mortgage | 3053 | 07/2021 (rev.03/23) |
| Puerto Rico Acceptance of Mortgage | 3053.1 | 07/2021 |
| Rhode Island Mortgage | 3040 | 07/2021 |
| South Carolina Mortgage | 3041 | 07/2021 |
| South Dakota Mortgage | 3042 | 07/2021 |
| Tennessee Deed of Trust | 3043 | 07/2021 (rev. 10/21) |
| Texas Deed of Trust **[[1]](#footnote-1)** | 3044 | 07/2021 (rev.01/24) |
| Utah Deed of Trust | 3045 | 07/2021 |
| Vermont Mortgage | 3046 | 07/2021 |
| Virginia Deed of Trust | 3047 | 07/2021(rev.02/23) |
| Washington Deed of Trust | 3048 | 07/2021 (rev.09/22) |
| West Virginia Deed of Trust | 3049 | 07/2021 |
| Wisconsin Mortgage | 3050 | 07/2021 |
| Wyoming Mortgage | 3051 | 07/2021 |
| Virgin Islands Mortgage | 3054 | 07/2021 |

| **MAster Form and Short Form** **FIRST LIEN SECRUITY INSTRUMENTS** | | |
| --- | --- | --- |
| State/U.S. Territory Form Type[[2]](#footnote-2) | **Fannie Mae/** **Freddie Mac Form No.** | **Version** |
| Alaska Deed of Trust Master Form Deed of Trust Title Page  Short Form Deed of Trust | 3002-MF  3002-SF | 07/2021  07/2021 |
| Alaska Deed of Trust Master Form Deed of Trust Title Page  Short Form Deed of Trust | 3003-MF  3003-SF | 07/2021  07/2021 |
| Arkansas Mortgage Master Form Deed of Trust Title Page  Short Form Deed of Trust | 3004-MF  3004-SF | 07/2021  07/2021 |
| California Deed of Trust Fictitious Deed of Trust Title Page  Short Form Deed of Trust | 3005-MF  3005-SF | 07/2021  07/2021 |
| Colorado Master Form Deed of Trust Title Page  Short Form Deed of Trust | 3006-MF  3006-SF | 07/2021  07/2021 |
| Connecticut Master Mortgage Deed Title  Short Form Open-End Mortgage | 3007-MF  3007-SF | 07/2021  07/2021 |
| Florida Master Form Mortgage Title Page    Short Form Mortgage | 3010-MF  3010-SF | 07/2021  07/2021 |
| Idaho Master Form Deed of Trust Title Page    Short Form Deed of Trust | 3013-MF  3013-SF | 07/2021  07/2021 |
| Kentucky Master Form Mortgage Title Page    Short Form Mortgage | 3018-MF  3018-SF | 07/2021  07/2021 |
| Maine Master Form Mortgage Title Page    Short Form Mortgage | 3020-MF  3020-SF | 07/2021  07/2021 |
| Maryland Master Form Deed of Trust Title Page    Short Form Deed of Trust | 3021-MF  3021-SF | 07/2021  07/2021 |
| Nebraska Master Form Deed of Trust Title Page    Short Form Deed of Trust | 3028-MF  3028-SF | 07/2021  07/2021 |
| Nevada Master Form Deed of Trust Title Page    Short Form Deed of Trust | 3029-MF  3029-SF | 07/2021  07/2021 |
| New York Master Form Mortgage Title Page    Short Form Mortgage | 3033-MF  3033-SF | 07/2021  07/2021 |
| North Carolina[[3]](#footnote-3) Master Form Deed of Trust Title Page    Short Form Deed of Trust | 3034-MF  3034-SF | 07/2021  07/2021 |
| North Dakota Master Form Mortgage Title Page    Short Form Mortgage | 3035-MF  3035-SF | 07/2021  07/2021 |
| Ohio[[4]](#footnote-4)2 Master Mortgage Form  Short Form Mortgage | 3036-MF  3036-SF | 07/2021  07/2021 |
| Oklahoma Master Form Mortgage Title Page    Short Form Mortgage | 3037-MF  3037-SF | 07/2021  07/2021 |
| Oregon Master Form Deed of Trust Title Page    Short Form Deed of Trust | 3038-MF  3038-SF | 07/2021  07/2021 |
| Pennsylvania Stipulation of General Mortgage Provisions  Short Form Mortgage | 3039-MF  3039-SF | 07/2021  07/2021 |
| Rhode Island Master Form Mortgage Title Page    Short Form Mortgage | 3040-MF  3040-SF | 07/2021  07/2021 |
| Tennessee Master Form Deed of Trust Title Page    Short Form Deed of Trust | 3043-MF  3043-SF | 07/2021  07/2021 (rev. 10/21) |
| Texas Master Form Deed of Trust Title Page    Short Form Deed of Trust | 3044-MF  3044-SF | 07/2021  07/2021 |
| Utah Master Form Deed of Trust Title Page    Short Form Deed of Trust | 3045-MF  3045-SF | 07/2021  07/2021 |
| Washington Master Form Deed of Trust Title Page    Short Form Deed of Trust | 3048-MF  3048-SF | 07/2021  07/2021 |
| Wisconsin Prototype Mortgage Form Title Page & Certificate  Short Form Mortgage | 3050-MF  3050-SF | 07/2021  07/2021 |
| Wyoming Master Form Mortgage Title Page    Short Form Mortgage | 3051-MF  3051-SF | 07/2021  07/2021 |

| **Riders** | | |
| --- | --- | --- |
| **Form Title** | **Fannie Mae/**  **Freddie Mac Form No.** | **Version** |
| Multistate Condominium Rider**[[5]](#footnote-5)** | 3140 | 07/2021 |
| Puerto Rico Condominium Rider | 3140.53 | 07/2021 |
| Multistate Planned Unit Development Rider **5** | 3150 | 07/2021 |
| MERS® Rider | 3158 | 07/2021 |
| Puerto Rico Planned Unit Development Rider | 3150.53 | 07/2021 |
| Multistate 1-4 Family Rider**[[6]](#footnote-6)** | 3170 | 07/2021 |
| Puerto Rico 1-4 Family Rider | 3170.53 | 07/2021 |
| Multistate Second Home Rider**[[7]](#footnote-7)** | 3890 | 07/2021 |
| Puerto Rico Second Home Rider | 3890.53 | 07/2021 |

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| **New York Consolidation,**  **Extension, and Modification Agreement** | | |
| **Form Title** | **Fannie Mae/**  **Freddie Mac**  **Form No.** | **Version** |
| New York Consolidation, Extension, and Modification Agreement  (NY CEMA) | 3172 | 07/2021 |

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| **ADJUSTABLE-RATE MORTGAGES**  **30-day average sofr index** | | |
| **Form Title** | **Fannie Mae/**  **Freddie Mac**  **Form No.** | **Version** |
| Multistate Adjustable-Rate Note (30-day Average SOFR Index-Rate Caps)  (Assumable during Life of Loan) | 3441 | 07/2021 |
| Alaska Adjustable-Rate Note (30-day Average SOFR Index-Rate Caps)  (Assumable during Life of Loan) | 3441.02 | 05/2024 |
| Florida Adjustable-Rate Note (30-day Average SOFR Index-Rate Caps)  (Assumable during Life of Loan) | 3441.10 | 05/2024 |
| New Hampshire Adjustable-Rate Note (30-day Average SOFR Index-Rate Caps) (Assumable during Life of Loan) | 3441.30 | 05/2024 |
| Pennsylvania Adjustable-Rate Note (30-day Average SOFR Index-Rate Caps)  (Assumable during Life of Loan) | 3441.39 | 05/2024 |
| Vermont Adjustable-Rate Note (30-day Average SOFR Index-Rate Caps)  (Assumable during Life of Loan) | 3441.46 | 05/2024 |
| Virginia Adjustable-Rate Note (30-day Average SOFR Index-Rate Caps)  (Assumable during Life of Loan) | 3441.47 | 05/2024 |
| West Virginia Adjustable-Rate Note (30-day Average SOFR Index-Rate Caps) (Assumable during Life of Loan) | 3441.49 | 05/2024 |
| Wisconsin Adjustable-Rate Note (30-day Average SOFR Index-Rate Caps)  (Assumable during Life of Loan) | 3441.50 | 05/2024 |
| Puerto Rico Adjustable Interest Rate Note (30-day Average SOFR Index-Rate Caps) (Assumable during Life of Loan) | 3441.53 | 07/2021 |
| Multistate Adjustable-Rate Rider (30-day Average SOFR Index-Rate Caps) (Assumable during Life of Loan) | 3141 | 07/2021 |
| West Virginia Adjustable-Rate Rider (30-day Average SOFR Index-Rate Caps) (Assumable during Life of Loan) | 3141.49 | 05/2024 |
| Puerto Rico Adjustable Interest Rate Rider (30-day Average SOFR Index-Rate Caps) (Assumable during Life of Loan) | 3141.53 | 07/2021 |
| Multistate Fixed/Adjustable-Rate Note (30-day Average SOFR Index-Rate Caps) (Assumable after Initial Period) | 3442 | 07/2021 |
| Alaska Fixed/Adjustable-Rate Note (30-day Average SOFR Index-Rate Caps) (Assumable after Initial Period) | 3442.02 | 05/2024 |
| Florida Fixed/Adjustable-Rate Note (30-day Average SOFR Index-Rate Caps) (Assumable after Initial Period) | 3442.10 | 05/2024 |
| New Hampshire Fixed/Adjustable-Rate Note (30-day Average SOFR Index-Rate Caps) (Assumable after Initial Period) | 3442.30 | 05/2024 |
| Pennsylvania Fixed/Adjustable-Rate Note (30-day Average SOFR Index-Rate Caps) (Assumable after Initial Period) | 3442.39 | 05/2024 |
| Vermont Fixed/Adjustable-Rate Note (30-day Average SOFR Index-Rate Caps) (Assumable after Initial Period) | 3442.46 | 05/2024 |
| Virginia Fixed/Adjustable-Rate Note (30-day Average SOFR Index-Rate Caps) (Assumable after Initial Period) | 3442.47 | 05/2024 |
| West Virginia Fixed/Adjustable-Rate Note (30-day Average SOFR Index-Rate Caps) (Assumable after Initial Period) | 3442.49 | 05/2024 |
| Wisconsin Fixed/Adjustable-Rate Note (30-day Average SOFR Index-Rate Caps) (Assumable after Initial Period) | 3442.50 | 05/2024 |
| Puerto Rico Fixed/Adjustable Interest Rate Note (30-day Average SOFR Index-Rate Caps) (Assumable after Initial Period) | 3442.53 | 07/2021 |
| Multistate Fixed/Adjustable-Rate Rider (30-day Average SOFR Index-Rate Caps) (Assumable after Initial Period) | 3142 | 07/2021 |
| West Virginia Fixed/Adjustable-Rate Rider (30-day Average SOFR Index-Rate Caps) (Assumable after Initial Period) | 3142.49 | 05/2024 |
| Puerto Rico Fixed/Adjustable Interest Rate Rider (30-day Average SOFR Index-Rate Caps) (Assumable after Initial Period) | 3142.53 | 07/2021 |

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| **SPECIAL PURPOSE DOCUMENTS** | | |
| Form Title | **Fannie Mae/**  **Freddie Mac Form No.** | **Version** |
| Maine MERS Assignment | 3749 | 07/2021 |

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| **texas home equity** | | |
| Form Title | **Fannie Mae/**  **Freddie Mac Form No.** | **Version** |
| Texas Home Equity Security Instrument (First Lien) | 3044.1 | 07/2021 (rev. 03/23) |
| Texas Home Equity Note (Fixed Rate)(First Lien) | 3244.1 | 07/2021 |
| Texas Home Equity Fixed/Adjustable-Rate Note (30-day Average SOFR Index) (First Lien) (Assumable after Initial Period) | 3442.44 | 07/2021 |
| Texas Home Equity Condominium Rider | 3140.44 | 07/2021 |
| Texas Home Equity Fixed/Adjustable-Rate Rider (30-day Average SOFR Index) (First Lien) (Assumable after Initial Period) | 3142.22 | 07/2021 |
| Texas Home Equity Planned Unit Development Rider | 3150.44 | 07/2021 |
| Texas Home Equity Affidavit and Agreement (First Lien) | 3185 | 07/2021 |

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| **UNIFORM RESIDENTIAL LOAN APPLICATION** | | |
| Form Title | **Fannie Mae/**  **Freddie Mac Form No.** | **Version** |
| Uniform Residential Loan Application | 65/1003 | 7/05 (Rev. 6/09) |
| Uniform Residential Loan Application (Spanish/English) | 65s/1003s | 7/05 (Rev. 6/09) |
| Uniform Residential Loan Application | 65/1003 | Effective 1/2021 |
| Uniform Residential Loan Application Instructions | Used with URLA | Effective 1/2021, revised 5/2020 |
| Rendering Options for the Uniform Loan Application | Used with URLA | Effective 1/2021, document revised 1/2020 |
| Statement of Assets and Liabilities | 65As/1003A | 7/05 |
| Statement of Assets and Liabilities (Spanish/English) | 65A/1003As | 7/05 |

See Bulletin 2020-26 that announced the requirements relating to the redesigned Form 65/1003, Residential Uniform Loan Application, that may be used for Mortgages with Application Received Dates on or after January 1, 2021 but must be used for Mortgages with Application Received Dates on or after March 1, 2021. Refer to the March 1, 2021 version of Section 4101.1 regarding information and requirements for use of the redesigned Form 65

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| **Modification Agreements** | | | | | | |
| **Form Title** | | | **Freddie Mac**  **Form No.** | | | **Version** |
| **Convertible ARM Conversion:** | | |  | | |  |
| Multistate Agreement to Convert | | | 3180 | | | 1/01 (rev.3/04) |
| **[The Multistate Agreement to Convert is to be used with Fannie Mae or Freddie Mac Convertible ARM loan documents to evidence the conversion from an adjustable rate of interest to a fixed rate of interest and the terms of the Converted Mortgage.]** | | | | | | |
| **Loan Modification:** | | |  | | |  |
| Multistate Loan Modification Agreement to a Fixed Interest Rate | | | 5161 | | | 07/2021 |
| **[The Multistate Loan Modification to a Fixed Interest Rate is to be used with fixed-rate fully amortizing notes, fixed-rate Balloon Notes without a reset option, and Nonconvertible adjustable-rate Notes, to modify the interest rate to a fixed rate of interest and/or extend the Maturity Date. This form cannot be used to modify any Mortgage that is already owned by Freddie Mac.]** | | | | | | |
| **Construction Conversion Modification:** | | | | | | | | |
| **[The Multistate Construction Conversion Modification Agreement forms below are to be used to convert interim construction financing to permanent financing in various circumstances. These forms cannot be used to modify any Mortgage that is already owned by Freddie Mac.]** | | | | | | | | |
| Multistate Construction Conversion Modification Agreement – Fixed Interest Rate (Modification of Note) | | | 5162 | | | 07/2021 | | |
| **[This Construction Conversion Modification Agreement – Fixed Interest Rate (Modification of Note) is to be used when the interim construction financing was originated on the Fannie Mae/Freddie Mac Uniform [fixed rate] Note and the permanent financing will be at a fixed interest rate.]** | | | | | | | | | | |
| Multistate Construction Conversion Modification Agreement - Adjustable Interest Rate (Modification of Note) | | | 5163 | | | 07/2021 | | | | |
| **[This Construction Conversion Modification Agreement – Adjustable Interest Rate (Modification of Note) is to be used when the interim construction financing was originated on a Fannie Mae Adjustable Rate Note or a Freddie Mac Adjustable Rate Note and the permanent financing will be at an adjustable rate using the same adjustable rate mortgage product (same Index, Lookback Period and due-on-sale provisions).]** | | | | | | | | | | |
| Multistate Construction Conversion Modification Agreement Fixed  (New Note) | | | 5164 | | | 09/2022 | | | | |
| **[This Construction Conversion Modification Agreement (New Note) is to be used when the Interim Construction Financing was originated using either (i) a promissory note other than a Fannie Mae/Freddie Mac, Fannie Mae or Freddie Mac Uniform Note, or (ii) a Mortgage Product that is different from the Mortgage Product that will be used for the Permanent Financing]** | | | | | | | | | | |
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| Multistate Loan Modification Agreement to a Fixed Interest Rate | | | 5165 | | | 07/2021 |
| **[This Construction Conversion Modification Agreement Fixed Interest Rate (Embedded Fixed-rate Financing Terms) is to be used when the Interim Construction Financing was originated using either (i) a promissory note other than the Fannie Mae/Freddie Mac Uniform [fixed-rate] Note, or (ii) a Mortgage Product that is different from the Mortgage Product tht will be used for the Permanent Financing, and (iii) the Permanent Financing will be at a fixed interest rate** | | | | | | |
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1. The first-lien Texas Deed of Trust, Fannie Mae/Freddie Mac Form 3044, dated 07/2021 cannot be used to originate first-lien, refinance Mortgages subject to Section 50(a)(6), Article XVI of the Texas Constitution. The Texas Home Equity Security Instrument (First Lien), Fannie Mae/Freddie Mac Form 3044.1, dated 07/2021 (rev. 03/23), is available on the Freddie Mac Uniform Instrument website, located at: <https://sf.freddiemac.com/tools-learning/uniform-instruments/2021-updated-instruments>. [↑](#footnote-ref-1)
2. [↑](#footnote-ref-2)
3. 2 Except for Ohio, the document provided for the Master Form Security Instrument is the title page for the Master Form to which the State’s Security Instrument must be attached. In Ohio, the Mater Form Security Instrument is the Ohio Mortgage with the information required for the Master Form incorporated into the first page of the document.

   The Master Form/Short Form may not be used in certain designated counties in North Carolina. [↑](#footnote-ref-3)
4. [↑](#footnote-ref-4)
5. The Multistate Condominium Rider, Fannie Mae/Freddie Mac Form 3140, dated 07/2021 and the Multistate Planned Unit Development Rider, Fannie Mae/Freddie Mac Form 3150, dated 07/2021 cannot be used to originate first-lien, refinance Mortgages (Texas Home Equity) subject to Section 50(a)(6), Article XVI of the Texas Constitution. The Texas Home Equity Condominium Rider, Fannie Mae/Freddie Mac Form 3140.44, dated 07/2021, and the Texas Home Equity Planned Unit Development Rider, Fannie Mae/Freddie Mac Form 3150.44, dated 07/2021 are available on the Freddie Mac Uniform Mortgage Instrument website, located at: <https://sf.freddiemac.com/tools-learning/uniform-instruments/2021-updated-instruments>. [↑](#footnote-ref-5)
6. Use of the 1-4 Family Rider is mandatory for all Mortgages secured by 2-4 unit properties and originated using the single-family Fannie Mae/Freddie Mac Uniform Instruments. [↑](#footnote-ref-6)
7. Use of the Second Home Rider is mandatory for each Mortgage secured by property used as a second home as defined in Section 4201.15 of the Guide. [↑](#footnote-ref-7)