

September 2015

Revisions to West Virginia Deed of Trust

Freddie Mac and Fannie Mae have revised the West Virginia deed of trust (Form 3049). Revisions to this form were published in July 2015, followed by additional revisions published in August 2015. Loan Originators must not use the July 2015 version of the form and instead must use the version with a revision date of August 2015. Changes adopted in August affect the "uniform covenants," and lenders are encouraged to carefully review these revisions. Loan Originators may begin using the revised security instrument immediately and must use it for all West Virginia loans closed on or after March 1, 2016.

The following sections of the security instrument have been revised:

Section	Heading
1	Payment of Principal, Interest, Escrow Items, Prepayment Charges, and Late Charges
2	Application of Payments or Proceeds
9	Protection of Lender's Interest in the Property and Rights Under this Security Instrument
14	Loan Charges
19	Borrower's Right to Reinstate after Acceleration
22	Acceleration; Remedies
25	Attorneys' Fees

Updated Texas Home Equity Affidavit Agreement

Freddie Mac has updated to the Texas Home Equity Affidavit Agreement (Form 3185) in subparagraphs F and S of the section titled "REPRESENTATIONS AND WARRANTIES" to be consistent our other security instrument posted on the Fannie Mae website.

July 2015

Revised West Virginia Deed of Trust

Freddie Mac has revised the West Virginia Deed of Trust (Form 3049) to make it consistent with the state's Consumer and Credit Protection Act. The following sections of the security instrument have been revised:

- Payment of Principal, Interest, Escrow Items, Prepayment Charges, and Late Chargers;
- Application of Payments or Proceeds;
- Protection of Lender's Interest in the Property and Rights Under this Security Instrument;
- Loan Charges;

- Borrower's Right to Reinstate after Acceleration;
- Acceleration;
- Remedies; and
- Attorneys' Fees

Loan originators are encouraged to review these changes as they affect the "uniform covenants" of the Security Instrument.

The revised West Virginia Deed of Trust tagline will show a version date of (Form 3049 1/01 (rev. 7/15)).

Loan originators may begin using the revised Security Instrument immediately and must use it for all West Virginia loans closed on or after January 1, 2016.

**Please note the Spanish translation has not been revised.

June 2015

Revised Texas Home Equity Affidavit Agreement

Freddie Mac has made revisions to the Texas Home Equity Affidavit Agreement (Form 3185) in sub-paragraphs F of the section titled "REPRESENTATIONS AND WARRANTIES"

The revised Texas Home Equity Affidavit Agreement tagline will show a version date of 12/07 (rev. 06/15).

Updated Authorized Changes for Security Instruments

Freddie Mac has added an optional recording requirement for the Arizona Deed of Trust. Effective July 3, 2015, Originators may add "RESIDENTIAL 1-4" for residential properties constructed for at least one family but not more than four families in the caption heading on the first page of each document.

May 2015

Corrected Effective Date of the Kentucky Security Instrument

Freddie Mac has corrected the effective date of the Kentucky Security Instrument. Subject to the recording offices accepting the document for recording (for example by permitting title information to be included in the legal description of the property that is attached to the security instrument), loan originators may continue to use Form 3018 1/01 rev. 12/10 but the revised version (Form 3018 1/01 (rev. 05/15)) must be used by December 1, 2015.

Updated New Mexico Spanish Security Instrument

The New Mexico Spanish translation has been revised to reflect changes made to the New Mexico Security Instrument.

The revised New Mexico Mortgage Spanish translation will show a version date of (Form 3032s 1/01 (rev. 05/15)).

Revised New Mexico Security Instrument

The Fannie Mae/Freddie Mac Deed of Trust uniform instrument for New Mexico (Form 3032), in use since 2008, accommodated both judicial and non-judicial foreclosures, as appropriate pursuant to applicable state law. Freddie Mac has continued to treat New Mexico as judicial foreclosure state. With the expansion of the state's Home Loan Protection Act and prohibition on non-judicial foreclosures for most residential properties, we are returning to a mortgage as the form of security instrument in New Mexico. The revised security instrument provides for judicial foreclosure, which is consistent with our existing foreclosure requirements for all New Mexico mortgage loans sold to Freddie Mac.

The revised New Mexico Mortgage tagline will show a version date of (Form 3032 1/01 (rev. 05/15)). Loan originators may begin using the revised version immediately; it will be effective on November 1, 2015.

Updated Authorized Changes for MERS

The MERS Sample and the Authorized Changes for MERS versions of the New Mexico (Form 3032 1/01 (rev. 3/08)) has been revised to reflect the changes made to the New Mexico Mortgage.

The revised New Mexico Mortgage tagline will show a version date of (Form 3032 1/01 (rev. 05/15)).

In addition, the MERS Sample page for Kentucky has been revised to reflect changes made to the Kentucky Mortgage.

The revised MERS Sample for Kentucky Mortgage tagline will show a version date of (Form 3018 1/01 (rev. 05/15)).

Revised Kentucky Security Instrument

We have updated the Kentucky Mortgage (Form 3018 (rev. 12/10)) to reflect recording requirements for mortgages effective on or after June 24, 2015.

The revised Kentucky Mortgage will show a tagline version date of (Form 3018 (rev. 05/15)). The revised Form 3018 may be used immediately, however, must be used with loans originated on or after June 24, 2015.

Revised Kentucky Short-Form and Spanish Translation Security Instrument

The Kentucky, Short-Form and Spanish translation have been revised to reflect changes made to the Kentucky Mortgage. The revised Form 3018 may be used immediately, however, must be used with loans originated on or after June 24, 2015.

The revised Short-Form for Kentucky Mortgage tagline will show a version date of (Form 3018-SF 7/07 (rev. 05/15)).

The revised Kentucky Mortgage Spanish translation will show a version date of (Form 3018s 1/01 (rev. 05/15)).

Revisions to List of Single-Family Uniform Instruments

The Single-Family Uniform Instruments list has been updated. A detailed list of all of the Single-Family Uniform Instruments currently provided by Freddie Mac is posted on our website at: <http://www.freddie.mac.com/uniform/doc/uniflist.doc> [doc]

Please direct Uniform Instrument related questions or comments to the Uniform Instrument Mailbox: Uniform_Instruments@freddiemac.com

Inquiries relating to other topics should be submitted using the [Contact Us](#) feature on Freddiemac.com