

**FEDERAL HOME LOAN MORTGAGE CORPORATION
SINGLE-FAMILY UNIFORM INSTRUMENTS
2021 NEWS & UPDATES**

October 2021

Revisions to the Tennessee Security Instruments

The Tennessee Security Instruments were updated to remove the tax recording language from the definition of “Note”. The revised taglines will show a version date of 07/2021 (rev.10/21).

September 2021

Revisions to the Tennessee Security Instruments

Freddie Mac has updated the recording information on the Tennessee Security Instruments. The revised taglines will show a version date of 07/2021 (rev.09/21).

July 2021

New Puerto Rico 30-day Average SOFR indexed ARM Notes and Riders

We have added new Puerto Rico 30-day Average SOFR indexed ARM Notes and Riders to the 2021 updated Uniform Instruments. The new Puerto Rico Uniform Instruments may be used immediately and must be used on and after the mandatory effective date of January 1, 2023.

The new Puerto Rico SOFR Notes and Riders tagline will show a version date of 07/2021.

Sellers may not use the updated July 2021 Puerto Rico Notes and Riders in combination with any earlier versions currently in use.

Updated Security Instruments, Notes and Riders

We have updated the Fannie Mae/Freddie Mac Uniform Instruments, which include our Security Instruments, Notes and Riders. With the exception of those that are being retired, these updates impact all Uniform Instruments. Changes include, but are not limited to, revisions for federal, State and local law changes and to simplify language.

The updated Security Instruments, Notes and Riders have a tagline dated July 2021 and may be used for all Mortgages originated on or after July 8, 2021. However, Sellers must use the updated Uniform Instruments for all Mortgages with a Note Date on and after the mandatory effective date of January 1, 2023.

If Sellers use the updated Uniform Instruments for Mortgages with Note Dates prior to January 1, 2023, they must use the updated Security Instrument, Note and Rider, if applicable. Sellers may not use the updated July 2021 Uniform Instruments in combination with any earlier versions currently in use for each Mortgage.

Revisions to Authorized Changes page for Notes

An authorized change has been added for the Mississippi Note.

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April 2021

Revisions to Authorized Changes Page for Security Instruments

Freddie Mac has updated the authorized change for the Virginia Deed of Trust, if the loan is an eligible refinance. The certification related to automatic priority now requires the interest rate of the old loan.

January 2021

Revisions to the Authorized Changes for Security Instruments

Freddie Mac has added an authorized change for the Oklahoma Mortgage (Form 3037).