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 change

s 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*.

**PLAIN LANGUAGE**

If the authorized change is to a “plain language” form, the plain language version of a change must be used. If no special plain language version of a change is given, the version provided, or an originator-prepared alternative in substantially that wording, may be used subject to Seller’s legal counsel’s review and approval

**CROSS-REFERENCES**

Cross references in the documents may be adjusted, where necessary, to reflect changes in paragraph numbering or pagination resulting from Authorized Changes.

**BORROWER INITIALS**

Although not required, originators may include at the bottom of each page, “initial lines” on which the Borrower may insert initials to acknowledge that all pages of the document are present. If initial lines are provided, the originator is not required to have the Borrower initial the document, but if the Borrower does initial the document, the originator must require that the Borrower initial each and every page as indicated.

**TAGLINES**

The Agency tagline must be present on each page of all Uniform Instruments used to originate Single-Family residential mortgage loans for sale to Freddie Mac.

**When using the Master Form/Short Form Security Instrument, the Authorized Change should be made to the Short Form Security Instrument; they should not be made to the Master Form Security Instrument.**

**Acknowledgments**

Originators may insert the appropriate acknowledgments in the blank space after the signature lines as documents for individual mortgages are prepared or they may print documents bearing the appropriate acknowledgments in advance for use as the need arises.

Borrower Social Security Number

Originators do not need to require a Borrower to provide a Social Security number on the Security Instrument.

**Leaseholds**

When using the standard (“long form”) Security Instrument this language must be inserted as the second sentence of Section 9(d) or added as a rider. When using the Master Form/Short Form Security Instrument, this language must be added as a rider.

When the mortgage loan is secured by a leasehold estate, originators must add the following language:

Borrower will not surrender the leasehold estate and interests conveyed or terminate or cancel the ground lease. Borrower will not, without the express written consent of Lender, alter or amend the ground lease.

In plain language Security Instruments, originators must add the following:

I will not give up the rights that I have as a tenant on the Property. I will not cancel or terminate my lease and I will not change or amend that lease unless Lender agrees in writing to the change or amendment.

In the Puerto Rico Security Instrument, originators must add the following:

Borrower will not surrender the leasehold estate and interests conveyed or terminate or cancel the ground lease. Borrower will not, without the express written consent of Lender, alter or amend the ground lease.

El Deudor no renunciar al contrato de arrendamiento y a ningunos de los intereses convenidos en el en esta Hipoteca ni rescindira o cancelara el contrato de arrendamiento sobre el terreno. El Deudor no modificara o enmendara el contrato de arrendamiento sobre el terreno sin el consentimiento expreso y por escrito del Prestador.

Limited Purpose Execution

Where appropriate, an asterisk may be added following the Borrower’s name where the name appears on the first page of the Security Instrument and following the Borrower’s signature at the execution block of the Security Instrument, with the asterisk tying to a legend added immediately following the execution block of the Security Instrument. The legend should read substantially as follows:

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ signs as solely “Borrower” because his or her signature is necessary under the applicable statutory or decisional law of the State to create a valid lien, pass clear title, waive inchoate rights, or dower rights to Property or assign earnings from the Property without personal obligation for payment of any sums secured by this Security Instrument.

**Mortgage Loan Originator & Mortgage Licensing System and Registry Identification Number**

Originators must add the mortgage loan originator (LO) and NMLSR ID number for both an organization and individual to the last page, to comply with the Truth in Lending Act and Regulation Z (12 C.F.R. § 1026.36(g)), in the space immediately below the borrower signature lines and any notary section.

Los originadores hipotecarios deberan agregar Originador del Prestamo y Sistema National de Licencias Hipotecarias y Registro de Numero de Identificacion a la ultima pagina para cumplir con la Ley de Veracidad y Regulaciones en Creditos (TILA siglas en Ingles) Z (12 C.F.R. §1026.36(g)), en el espacio debajo de la firma del Prestatario y en la seccion notarial.

**Notices**

Originators may insert Notices on Security Instruments if the Notice is required by applicable law for the type of transaction.

**Preparer Legends**

Originators may add legends identifying the preparer(s) of the instrument as required by State and local laws.

Purchase Money

When appropriate, originators may add language to indicate that the Security Instrument secures a purchase money obligation as follows:

(a) The words “Purchase Money” may be added in front of or above the caption of the Security Instrument (i.e., “Mortgage”); and

(b) Either above the caption or in the space provided for the legal description of the property, the following may be added in parentheses: “(All or part of the purchase price of the Property is paid for with the money loaned.)”

Warranty of Title

In areas where Security Instruments normally provide for a special warranty of title by the Borrower, rather than a general warranty, originators may delete the word “general” or “generally,” whichever appears in the Borrower’s warranty of title in the form, and substitute therefore the word “special” or “specially,” respectively.

In addition, originators using a plain language Security Instrument in a jurisdiction other than Maine or New York should revise the explanatory sentence in the section that contains Borrower’s warranty of title to read as follows:

This means that I will be fully responsible for any losses that Lender suffers because, as a result of something I have done, someone other than myself has some of the rights in the Property that I promise that I have.

**Witness Signatures**

For States that no longer require witness signatures on Security Instruments, originators may remove the word “Witnesses:” and the witness signature lines located at the bottom of the Security Instrument, next to the Borrower signature lines.

## ARIZONA DEED OF TRUST, FORM 3003, DATED 07/2021

**Recording Requirement**

Originators may add the following language in the caption heading, on the first page of each document, for a residential property constructed for at least one family but not more than four families:

RESIDENTIAL 1-4

#### GEORGIA SeCURITY DEED, FORM 3011, Dated 07/2021

**Leaseholds**

If the Property being conveyed in the Security Deed is an interest in a leasehold estate, the Originator must by revised by deleting the second sentence of the first paragraph of the section titled “TRANSFER OF RIGHTS IN THE PROPERTY” and replacing it with the following:

**For this purpose, Borrower grants and conveys to Lender, with power of sale, all right, title, and interest of Borrower in the leasehold estate in the following described property located in the**

### IDAHO DEED OF TRUST, FORM 3013, DATED 07/2021

**Notice of Required Writing**

Originators may add the following notice to the end of the document (with all letters being capitalized and bold-faced):

NOTICE

**UNDER IDAHO LAW, ANY PROMISE BY THE BANK TO GRANT OR EXTEND EXISTING CREDIT TO YOU MUST BE IN WRITING TO BE LEGALLY BINDING UPON THE BANK IF THE ORIGINAL AMOUNT OF SUCH CREDIT IS $50,000 OR MORE.**

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Borrower Signature

### ILLINOIS MORTGAGE, FORM 3014, DATED 07/2021

Limited Purpose Execution

Where appropriate, an asterisk may be added following the Borrower’s name where the name appears on the first page of the Security Instrument and following the Borrower’s signature at the execution block of the Security Instrument, with the asterisk tying to a legend added immediately following the execution block of the Security Instrument. The legend should read substantially as follows:

\*\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ signs as “Borrower” solely for the purpose of releasing and waiving rights under the Illinois homestead exemption laws without personal obligation for payment of any sums secured by this Security Instrument.

**ILLINOIS MORTGAGE, (CONT’D)**

**Interest Rate**

Originators may add the following notice to the end of the second sentence in the definition of (C) “Note” on Page 1 of the instrument (or add an Interest Rate Rider to the mortgage that replaces the definition of (C) “Note” in the mortgage and includes the following language), if the loan is a fixed rate mortgage loan:

 ….at the rate of \_\_\_\_%

# INDIANA MORTGAGE, FORM 3015, dated 07/2021

**Notice to Borrower**

Originators may add the following notice to the end of the Mortgage (with all letters being bold-faced), if applicable:

**“YOU ARE NOT OBLIGATED TO PAY ANY MONEY UNLESS YOU SIGN THIS CONTRACT AND RETURN IT TO THE SELLER/LENDER”**

## Maryland deed of trust, form 3021, DATED 07/2021

**Purchase Money Deed of Trust**

Originators must add the words “Purchase Money” above or in front of the title “Deed of Trust” if all, or any portion, of the loan proceeds are used to purchase the Mortgaged Premises.

Also, for purchase money deeds of trusts, originators must add an Affidavit of Consideration.

A sample Affidavit of Consideration is provided below:

AFFIDAVIT OF CONSIDERATION

I,\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, hereby certify under the penalties of perjury that the actual consideration paid or to be paid for the aforegoing conveyance, including the amount of any deed of trust assumed by the grantee, is in the sum total of $\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.

WITNESS:

Alternatively, for purchase money deeds of trust, the Affidavit of Consideration may be combined with the required Affidavit of Disbursement. A sample combined Affidavit of Consideration and Disbursement is provided below:

AFFIDAVIT OF CONSIDERATION AND DISBURSEMENT

STATE OF \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_)

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_) ss

\_\_\_\_\_\_\_\_\_\_\_\_\_\_of\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_)

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ I HEREBY CERTIFY that on this \_\_\_\_\_ day of \_\_\_\_\_\_\_\_\_\_, \_\_ before me, the undersigned, a Notary Public of the \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, in and for \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, personally appeared \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, the agent of Lender, known to me or satisfactorily proven, who made oath or affirmation in due form of law that the consideration recited in the Deed of Trust is true and bona fide as set forth therein, that the actual sum of money advanced at the closing transaction by Lender was paid over and disbursed by Lender to either the borrower or the person responsible for disbursement of funds in the closing transaction or to his or her respective agent at a time no later than the execution and delivery of the Deed of Trust by the grantor, that he or she is the agent of Lender, and that he or she is duly authorized to make this affidavit.

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ WITNESS my hand and Notarial Seal.

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Notary Public

My Commission Expires:  \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

## Maryland deed of trust, CONT’D

**Refinancing**

Originators may add the following legend, in bold or capitalized letters, to this document for refinance transactions when applicable (*see* MD Code Ann., Real Prop. § 7-112):

“THIS IS A REFINANCE OF A DEED OF TRUST/MORTGAGE/OTHER SECURITY INSTRUMENT RECORDED AMONG THE LAND RECORDS OF \_\_\_\_\_\_\_\_\_\_. COUNTY/CITY, MARYLAND IN LIBER NO. \_\_\_\_\_\_\_\_. FOLIO \_\_\_\_\_\_, IN THE ORIGINAL PRINCIPAL AMOUNT OF \_\_\_\_\_\_\_\_\_\_, AND WITH THE UNPAID OUTSTANDING PRINCIPAL BALANCE OF \_\_\_\_\_\_\_\_\_\_. THE INTEREST RATE PROVIDED FOR IN THE EVIDENCE OF INDEBTEDNESS SECURED BY THIS REFINANCE MORTGAGE IS LOWER THAN THE APPLICABLE INTEREST RATE PROVIDED FOR IN THE EVIDENCE OF INDEBTEDNESS SECURED BY THE DEED OF TRUST/MORTGAGE/OTHER SECURITY INSTRUMENT BEING REFINANCED."

## Massachusetts DEEd of Trust, form 3022, DATED 07/2021

**Name of Mortgage Broker**

Originators must add the following language as a new paragraph (B-1) after paragraph (B), if required under Massachusetts law (*Mass. Gen. Laws Ann. ch. 183 § 6D (2007)* related to the use of a Mortgage Broker). If there is no mortgage broker or the mortgage broker is unknown, this should be completed with either “no mortgage broker” or “unknown”, as applicable.

**(B-1) “Mortgage Broker”** is \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_. Mortgage Broker’s post office address is\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ and Mortgage Broker’s license number is\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

\* When making this authorized change to MERS® please add the required language as (C-1)\*

**Name of Mortgage Loan Originator**

Originators must add the following language as a new paragraph (B-2) after paragraph (B-1), if required under Massachusetts law (Mass. Gen. Laws Ann. ch. 183 § 6D (2007) related to the use of a Mortgage Loan Originator). If there is no Mortgage Loan Originator or the Mortgage Loan Originator is unknown, the blanks should be completed to indicate “no Mortgage Loan Originator” or “unknown,” as applicable.

**(B-2) “Mortgage Loan Originator”** is \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_. Mortgage Loan Originator’s post office address \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

and Mortgage Loan Originator’s license number is \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.

\*When making this authorized change to MERS® please add the required language as (C-2) \*

## neVADA DEED OF TRUST, form 3029, DATED 07/2021

**Name of Mortgage Broker**

Originators may add the following language, if required under Nevada law, in the space immediately below and to the left of the text, “Space Above this Line for Recording Data”.

 [Mortgage Broker’s Name]

 NV License # \_\_\_\_\_\_\_\_\_\_

## new york mortgage, form 3033, DATED 07/2021

**Property Improvement Clause**

The New York Mortgage sets forth the “Description of the Property” on Page 4 of the standard New York Mortgage and on Page 2 of the Short Form New York Mortgage. To ensure that county clerks can easily identify a Mortgage that is secured by a one- or two-family property, an originator may include a sentence to that effect on the bottom of the first page, such as:

This property is or will be principally improved by a one- or two-family house or dwelling only.

## North carolina deed of trust, form 3034, DATED 07/2021

**Name of Mortgage Broker**

Originators must add the following language as a new paragraph (B-1) after paragraph (B), if required under North Carolina law (N.C. Gen. Stat. § 45A-4) related to the use of a Mortgage Broker).

 **(B-1) “Mortgage Broker”** is \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.

**PEnnsylvania mortgage, form 3039, DATED 07/2021**

**Mortgagee Certification**

Originators may add a certificate of the mortgagee’s address, required by Pa. Statute Ann. Section 21-265, acceptable to their local recorder of deeds and substantially in the following form:

I certify that the address of the foregoing mortgagee is:

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

### Open-End Mortgage

When appropriate pursuant to the Mechanics’ Lien Act of 1963, as amended, (49 P.L. Section 1101 et. seq.), originators may add the following language to indicate that the mortgage is an open-end mortgage the proceeds from which will be used to pay all or part of the cost of the erection, construction, alteration, or repair of the mortgaged premises:

(a) The words “Open-end” may be added in front of, above or below, the caption of the Mortgage;

(b) Below the caption, the following may be added: “The proceeds of this open-end mortgage are used to pay all or part of the cost of the erection, construction, alteration, or repair of the Property”

**Puerto rico mortgage, form 3053, DATED 07/2021**

**Definition of Rider**

Originators may revise the Definition of (D) Rider, if a rider(s) is signed in connection with the mortgage loan, by adding information after the last sentence that identifies the type of rider(s) accompanying the Mortgage.

## virginia deed of trust, form 3047, DATED 07/2021

**Refinancing**

Originators may add the following language at the beginning of the document, but after the Lender, Borrower, Trustee Granting Clause, required by Va. Code Ann. Section 55.1-319, (with all letters being capitalized or bold-faced):

 **“THIS IS A REFINANCE OF A (DEED OF TRUST, MORTGAGE OR OTHER SECURITY INTEREST) RECORDED IN THE CLERK’S OFFICE, CIRCUIT COURT OF (NAME OF COUNTY OR CITY), VIRGINIA, IN DEED BOOK \_\_\_\_\_\_\_\_\_\_, PAGE \_\_\_\_\_\_\_\_\_\_, IN THE ORIGINAL PRINCIPAL AMOUNT OF \_\_\_\_\_\_\_\_\_\_ AND WITH THE OUTSTANDING PRINCIPAL BALANCE WHICH IS \_\_\_\_\_\_\_\_\_\_ WHICH HAD AN INTEREST RATE OF \_\_\_\_\_ PER ANNUM.”**

**WASHIngton Deed of Trust, form 3048, DATED 07/2021**

**Abbreviated Legal Description**

Originators may add the following abbreviated legal description and assessor’s property tax/account number below the property description and property address:

 The Abbreviated Legal Description of the Property described above is as follows:

Lot \_\_\_\_\_, block \_\_\_\_\_, plat or section \_\_\_\_\_, township \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, range \_\_\_\_, quarter/quarter section \_\_\_\_\_.

The assessor’s property tax parcel/account number for the Property is \_\_\_\_\_\_\_\_.

**WISCONSIN MORTGAGE, form 3050 DATED 07/2021**

Limited Purpose Execution

Originators must identify the spouse of the Borrower as a Borrower in Definition (A) of “Borrower” on Page 1 and require the spouse’s signature if: (1) the Borrower signing the Note is married but the Borrower’s spouse is not also signing the Note; (2) the property is homestead property; and (3) the mortgage is a non-purchase money mortgage.

ALSO, Originators may add an asterisk (\*) following the applicable borrower’s name in Definition (A) of “Borrower” on Page 1 and following the applicable borrower’s signature on the last page of the document and then insert the following legend immediately after the execution block on this page, if a borrower is signing the document for the sole purpose of conveying his or her interest in homestead rights:

\* \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ signs as Borrower solely for the purpose of conveying homestead property without personal obligation for payment of any sums secured by this Security Instrument.