**Mortgage Documents**

**Mortgage Electronic Registration Systems, Inc. Rider “MERS Rider” – Single-Family – Fannie Mae/Freddie Mac UNIFORM INSTRUMENT**

**(Form 3158)**

**Type of Instrument Instrument Revision Date**

Rider 07/2021

**Instrument Last Modified Summary Page Last Modified**

N/A 11/21 (Required change 1 revised)

**Printing Instructions**

The PDF document must be printed on letter size paper, using portrait format.

**Use This Document For**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| State | Lien Type | Product Type | Property Type | Occupancy Type |
| **Montana**  **Oregon**  **Washington** | **First** | **All** | **All, except cooperatives** | **All** |

**Required Changes**

The following changes MUST always be made to this document:

1. Lenders MAY use this rider to name MERS as the nominee for the lender in the security instrument in the states listed above. If they do, lenders MUST attach to the security instrument this MERS Rider (Form 3158) (to be executed by the borrower) and make the following changes to the applicable security instrument:
2. Insert a new definition (D) under **Parties**, which reads as follows:

***(D) “MERS”*** *is the Mortgage Electronic Registration Systems, Inc. Lender has appointed MERS as the nominee for Lender for this Loan, and attached a MERS Rider to this Security Instrument, to be executed by Borrower, which further describes the relationship between Lender and MERS, and which is incorporated into and amends and supplements this Security Instrument.*

1. Redesignate the definition of “**Note**” as (E) and then redesignate all subsequent definitions (as F, G, etc.) as required.
2. Under the Definition of **“Riders”** check the box for “MERS Rider”.

**Note:** For lenders using a Master Form and Short Form, refer to the instructions for the specific state security instruments.

**Authorized Changes**

The following changes MAY be made to this document at the lender’s option or MUST be made under certain circumstances only:

1. Lenders MAY include at the bottom of each page “initial lines” on which borrowers may insert their initials to acknowledge that all pages of the document are present. If these lines are added, lenders MUST require the borrowers to initial the lines on each page of the document.

2. Lenders MAY adjust cross-references to section, paragraph, or page numbers, if needed to reflect changes in section, paragraph, or page numbers that result from adding, modifying, or deleting certain language in accordance with another authorized change.

**Other Pertinent Information**

Any special instructions related to preparation of this document, use of special signature forms, required riders or addenda, etc. are discussed below.

1. If the borrower is an *inter vivos* revocable trust, we may require: a special rider, a different signature form for the trustee signature, and a special signature acknowledgment for the settlor/credit applicant(s). Lenders are responsible for making any modifications, including the use of different terminology, needed to conform to the signature forms customarily used in the applicable jurisdiction and will be held fully accountable for the use of any invalid signature form(s).

- Each of the trustees must sign this document in a signature block substantially similar to the following, which should be inserted in the Borrower signature lines.

*\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, Trustee of the \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Trust under trust instrument dated \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.*