Fannie Mae

2021 Legal Documents News & Updates Archive

(July 2021 – September 2026)

This archive document catalogues the historical record of substantive updates affecting legal documents ***with a footer date on or after 07/2021***. Legal documents with a footer date of 07/2021 were published in July of 2021 and replaced the 2001 legal documents series. This archive document will be updated on a rolling basis as additions become necessary. Visit the legal documents page for more information on effective dates and reproducing legal documents.

September 2026: Florida security instrument instructions revised

The instructions to the Florida security instrument (Form 3010) have been revised to remove the specified placement requirements for the Florida nonrecurring intangible tax language in authorized changes 13 and 14. This revision provides lenders with flexibility regarding where the applicable language may be placed in the Florida security instrument.

May 2026: Virginia and California security instruments revised

The Virginia Deed of Trust (Form 3047) and the California Deed of Trust (Form 3005) were revised in response to VA House Bill 304 and CA Assembly Bill 3100. A new paragraph has been added to each security instrument to address divorce-related loan assumptions. Also, the California Short Form (Form 3005-SF) was revised to reference Paragraph 30. Loan originators may begin using the revised VA security instrument for loans with note dates on or after July 1, 2026 and the revised CA security instruments for loans with note dates on or after January 1, 2027.

November 2025: Maine MERS Assignment instructions revised

The Maine MERS Assignment instructions were revised to require the prompt recording of the assignment after the recording of the mortgage. This update removes the three-day timeframe for recording assignments.

September 2025: Maryland security instrument instructions revised

Paragraph 30 was recently added to the Maryland security instrument (Form 3021) in response to MD Senate Bill 689. An authorized change has now been added to the Maryland security instrument instructions allowing Paragraph 30 to be deleted for lenders who are not required to include this provision.

September 2025: Tennessee security instrument revised

Paragraph 26(c) was revised in the Tennessee security instrument (Form 3043) in response to Tennessee House Bill 1127.

July 2025: Maine MERS Assignment revised

Various revisions were made to Exhibit A of the Maine MERS Assignment (Form 3749) to reflect recent changes to MERS Rule 2.

June 2025: Maryland security instrument revised

Paragraph 30 was added to the Maryland security instrument (Form 3021) in response to Maryland Senate Bill 689. The Maryland short form (Form 3021-SF) was also revised to incorporate Paragraph 30. Loan originators may begin using these revised instruments immediately but must be used for loans with note dates on or after October 1, 2025.

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March 2025: West Virginia security instrument revised

Paragraphs 1, 2(a), and 26(c) of the West Virginia security instrument (Form 3049) have been revised.

October 2024: Security instrument instructions revised

The instructions for all security instruments (excluding Puerto Rico) have been updated. This update only revised the "Limited Purpose Execution" Authorized Change language. This Authorized Change remains optional for use.

July 2024: Connecticut and Kentucky security instruments revised

Paragraph 26(a)(vi) of the Connecticut security instrument (Form 3007) has been revised. Definitions (B) and (C) of the Kentucky security instrument (Form 3018) have been revised along with the "Transfer of Rights in the Property" paragraph. The corresponding Kentucky Short Form Mortgage (Form 3018-SF) has been revised to reflect these changes.

February 2024: Delaware security instrument instructions updated

The instructions to the Delaware security instrument (Form 3008) have been updated to correct a typographical error in authorized change 6(c).

January 2024: Texas security instrument revised

Paragraph 27 of the Texas security instrument (Form 3044) has been revised to correct a typographical error.

November 2023: Multistate renovation contract revised

The Multistate Renovation Contract (Form 3730), a Fannie Mae Model Document, has been revised to update a reference to the completion timeframe in *Article 2. Contract Time*, from twelve (12) months to fifteen (15) months. This update was administrative and intended only to align with existing timing language in the Multistate Renovation Loan Agreement (Form 3731) Model Document. Please review these Model Document Instructions for additional information.

August 2023: District of Columbia security instrument and Florida security instrument instruction revised

Paragraph 26(a) of the District of Columbia security instrument (Form 3009) has been revised for further clarity and replaces the prior 06/2023 version.

The instructions to the Florida security instrument (Form 3010) were updated to include a new authorized change 16.

June 2023: District of Columbia security instrument revised

Paragraph 26(a) of the District of Columbia security instrument (Form 3009) has been revised for increased clarity.

March 2023: Puerto Rico and Texas Home equity security instrument revised

The Puerto Rico security instrument (Form 3053) has been revised to update the Definition of (D) Rider removing the checkbox language. The instructions have also been updated to allow a new authorized change 10.

The Texas Home Equity security instrument (Form 3044.1) was revised to replace the existing template signature block. The instructions to the security instrument were also updated to include a new authorized change 9.

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February 2023: Virginia security instrument and New York CEMA instruction revised

The Virginia Deed of Trust (Form 3047) was revised to remove the consideration amount and property value information above the "Definitions" Section of the security instrument.

The instructions to the New York CEMA (Form 3172) have been revised to update the MERS authorized change 6(a) language.

January 2023(2): New York CEMA instruction revised

The instructions to the New York CEMA (Form 3172) have been revised to update the MERS street address in authorized change 6(a).

January 2023(1): Model renovation loan rider instruction revised

The instructions to the Multistate renovation loan rider to the security instrument, a Fannie Mae model document (Form 3732), were revised to add an authorized change.

November 2022: Various security instrument instructions revised

The instructions to the Indiana, Mississippi, New York, and Pennsylvania security instruments (Forms 3015, 3025, 3033, and 3039) have been revised to update the MERS street address in authorized change 6(b).

October 2022: Florida security instrument instructions revised

The instructions to the Florida security instrument (Form 3010) have been revised to update MERS related authorized change 6(c).

September 2022: Washington security instrument and Texas Home Equity instructions revised

Paragraph 15(b) of the Washington security instrument (Form 3048) has been revised for increased clarity.

The instructions to the Texas Home Equity security instrument (Form 3044.1) have been revised to update MERS related authorized change 4(a).

August 2022(2): Delaware security instrument revised

Paragraph 17 of the Delaware security instrument (Form 3008) has been revised to correct an erroneous state reference resulting from a typographical error.

August 2022(1): New York security instrument instructions revised

The instructions to New York security instrument (Form 3033) have been updated to revise authorized change 7.

July 2022(2): Texas Home Equity security instrument revised

The Texas Home Equity security instrument (Form 3044.1) was revised to remove language in the "Transfer of Rights" section and in paragraph 12.

July 2022(1): Various security instrument and note instructions revised

The instructions to New York security instrument (Form 3033) have been updated to remove an inapplicable authorized change 13. The SOFR Note Instructions to Forms 3441 and 3442 have been revised to correct the optional authorized change 18 for use in Virginia.

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June 2022: North Carolina security instrument instructions revised

The North Carolina security instrument (Form 3034) instructions were revised to address an inconsistency in authorized change 13 language construction.

April 2022: Texas and North Carolina security instrument instructions revised

The Texas security instrument (Form 3044) instructions were revised to correct MERS related authorized change 6(a).

The North Carolina security instrument (Form 3034) instructions were revised to correct a typographical error in authorized change 13.

February 2022(2): Georgia security instrument revised

The Georgia Security Deed Form 3011 (tagline 07/2021) has been revised to remove the "Waiver of Borrower's Rights and Closing Attorney's Affidavit" Rider (the "Georgia Rider") checkbox in the Definition of "Riders". Certain CFPB examiners have concluded that use of a waiver provision that appears in the Georgia Rider violates the Consumer Financial Protection Act's prohibition on deceptive acts or practices. Lenders may attach a specialty rider that complies with applicable law to the Security Deed by checking the box titled "Other(s) [specify]" in the definition of "Riders" and identifying the rider.

February 2022(1): Model Renovation loan agreement and various security instrument instructions revised

The Model Renovation loan agreement (Form 3731) was revised to include the property address and remove Exhibit A "Legal Description of Property", and to extend the completion deadline from twelve (12) to fifteen (15) months.

The instructions to Alabama, Arkansas, Indiana, Kentucky, Michigan, and New York security instruments (Forms 3001, 3004, 3015, 3018, 3023, and 3033) have been updated to updated to reflect revisions to the MERS authorized changes.

December 2021: Illinois security instrument instruction revised

The instructions to the Illinois security instrument (Form 3014) were revised to correct inaccurate references in the MERS related authorized changes for 6(c) and 6(d).

November 2021: MERS Rider instruction and Montana, Oregon, and Washington security instrument instructions revised

The instructions to the MERS Rider (Form 3158) and the instructions to the Montana, Oregon, and Washington security instruments (Form 3027, Form 3038, and Form 3048) were revised to remove an inapplicable MERS related authorized change.

October 2021: Tennessee Security Instrument revision; updated SOFR ARM Note instructions

The Tennessee security instrument standard form and short form were revised to remove redundant language in the definition of Note (Form 3043 & Form 3043-SF).

The instructions to the Multistate SOFR ARM Notes (Form 3441 & Form 3442) were updated to clarify the **Pennsylvania** authorized changes.

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September 2021: Tennessee Security Instrument revision; updated 1-4 Family Rider instructions

The Tennessee security instrument standard form and short form were revised to reflect clarified recording tax language above the line (Form 3043 & Form 3043-SF.)

The instructions to the 1-4 Family Rider (Form 3170) were updated to remove an extraneous authorized change.

July 2021: New Puerto Rico SOFR ARM instruments

Fannie Mae/Freddie Mac published uniform SOFR ARM notes and riders for use in Puerto Rico. The newly created notes are Forms 3441.53 and 3442.53. The newly created riders are Forms 3141.53 and 3142.53.

July 2021: Newly published legal documents

We have updated all of our uniform legal instruments – security instruments, notes, riders and addenda, and special-purpose documents – used for loans delivered to us. In collaboration with Freddie Mac, we conducted a comprehensive review of the instruments and made improvements to enhance their clarity and usability. This update includes both Fannie Mae/Freddie Mac uniform instruments and Fannie Mae-specific instruments. The new instruments can be found on Fannie Mae's new legal documents page. For a comprehensive list of forms updated and published with a 07/2021-footer date, see below.

Security Instruments

- Fannie Mae/Freddie Mac joint uniform instrument forms: 3001, 3002, 3002-MF, 3002-SF, 3003, 3003-MF, 3003-SF, 3004, 3004-MF, 3004-SF, 3005, 3005-MF, 3005-SF, 3006, 3006-MF, 3006-SF, 3007, 3007-MF, 3007-SF, 3008, 3009, 3010, 3010-MF, 3010-SF, 3011, 3012, 3013, 3013-MF, 3013-SF, 3014, 3015, 3016, 3017, 3018, 3018-MF, 3018-SF, 3019, 3020, 3020-MF, 3020-SF, 3021, 3021-MF, 3021-SF, 3022, 3023, 3024, 3025, 3026, 3027, 3028, 3028-MF, 3028-SF, 3029, 3029-MF, 3029-SF, 3030, 3031, 3032, 3033, 3033-MF, 3033-SF, 3034, 3034-MF, 3034-SF, 3035, 3035-MF, 3035-SF, 3036, 3036-MF, 3036-SF, 3037, 3037-MF, 3037-SF, 3038, 3038-MF, 3038-SF, 3039, 3039-MF, 3039-SF, 3040, 3040-MF, 3040-SF, 3041, 3042, 3043, 3043-MF, 3043-SF, 3044, 3044-MF, 3044-SF, 3045, 3045-MF, 3045-SF, 3046, 3047, 3048, 3048-MF, 3048-SF, 3049, 3050, 3050-MF, 3050-SF, 3051, 3051-MF, 3051-SF, 3052, 3053, 3054 and 3044.1.

Notes

- Fannie Mae/Freddie Mac joint uniform instrument forms: 3200, 3202, 3210, 3220, 3230, 3233, 3239, 3246, 3247, 3249, 3250, 3253, 3244.1, 3441, 3442 and 3442.44

Rider and Addenda

- Fannie Mae/Freddie Mac joint uniform instrument forms: 3053.1, 3140, 3140.44, 3140.53, 3141, 3142, 3142.44, 3150, 3150.44, 3150.53, 3158, 3170, 3170.53, 3890 and 3890.53.
- Fannie Mae Only forms 3732, 3733, 3736, 3737 and 3738.

Special purpose documents

- Fannie Mae/Freddie Mac joint uniform instrument forms: 3172, 3185,3747, 3748 and 3749
- Fannie Mae Only forms 3730, 3731, 3734, 3735, 3739, 3741, 3742, 3743, 3744, 3745, 3746 and 3759.25

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