



# 2021 Legal Documents News & Updates Archive

(July 2021 – March 2023)

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.

## 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.

## 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.

## **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 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.

## 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