**Mortgage Documents**

**Maryland - Single Family - Fannie Mae/Freddie Mac UNIFORM INSTRUMENT (Form 3021)**

**Type of Instrument Instrument Revision Date**

Deed of Trust 07/2021

**Instrument Last Modified Instruction Page Last Modified**

06/2025 (Section 30 added) 09/2025 (Authorized Change 16 added)

**Use This Document For**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| State | Lien Type | Product Type | Property Type | Occupancy Type |
| **MD** | **First** | **All** | **All, except cooperatives** | **All** |

**Required Changes**

The following changes MUST always be made to this document:

1. To comply with the requirements of the Truth in Lending Act and Regulation Z (12 C.F.R. § 1026.36(g)), lenders MUST add the name of the mortgage loan originator (LO) and NMLSR ID number for both an organization and individual to the last page of the security instrument. This information must be placed at the end of the document, below any notary section that follows the borrower signature lines. If state or local law requires the placement of this information in a different location on the legal documents, lenders MAY place the LO name and NMLSR ID in an alternate location in order to comply with applicable requirements.
2. Lenders MUST add an Affidavit of Consideration to the Deed of Trust. 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:  \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_*

**[For Master/Short Form filings, this change should be made to the Short Form.]**

**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 add legends to identify the preparers of the document, consistent with the requirements of state and local laws.

**[For Master/Short Form filings, this change should be made to the Short Form.]**

2. Although not required, 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 lines are provided for initials, the originator is not required to have borrowers initial the document, but if the borrower initials the document, the originator must require that the borrower initial each and every page as indicated.

**[For Master/Short Form filings, this change should be made to the Short Form.]**

3. Lenders MAY insert the appropriate acknowledgment in the blank space after the signature lines as documents for individual mortgages are prepared or MAY print documents bearing the appropriate acknowledgment(s) in advance for use as the need arises.

**[For Master/Short Form filings, this change should be made to the Short Form.]**

4. 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.

**[For Master/Short Form filings, be certain that cross-references correspond in the Master and Short Forms. If any section numbers are changed in the Master Form, ensure that the references to the sections that are incorporated into the Short Form are correct.]**

5. Lenders MAY add the words “Purchase Money” in front of or above the caption “Deed of Trust”, if all, or any portion, of the loan proceeds are to be used to purchase the security property. Lenders MAY also add the following in parentheses either above the caption or in the space provided for the legal description of the property:

*(All or part of the purchase price of the Property is paid for with the money loaned.)*

**[For Master/Short Form filings, this change should be made to the Short Form.]**

6. For purchase money deeds of trusts, Lenders MUST add an oath or affirmation stating that the actual sum of money advanced at the closing transaction by the Lender was paid over and disbursed by the Lender to the borrower or the person responsible for disbursement of funds in the closing transaction or their respective agent at the time no later than the execution and delivery of the mortgage or deed of trust by the borrower. The Affidavit of Disbursement may be combined with the Affidavit of Consideration contained in the Deed of Trust.

**[For Master/Short Form filings, this change should be made to the Short Form.]**

7. Lenders MAY name MERS as the mortgagee of record (as nominee for the beneficiary) in this document and, if they do, MUST make the following changes:

(a) Delete the fourth sentence of the definition of “Lender” that says, “*Lender is the beneficiary under this Security Instrument.”*

**[For Master/Short Form filings, this change should be made to the Short Form.]**

 (b) Insert a new definition (D) under **Parties**, which reads as follows:

***(D) “MERS”*** *is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender’s successors and assigns.* ***MERS is the beneficiary under this Security Instrument.*** *MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.*

**[For Master/Short Form filings, insert this definition in the Short Form as new definition C-1.]**

(c) Redesignate the definition of “Note” as (E) and then redesignate all subsequent definitions (as F, G, etc.) as required.

**[For Master/Short Form filings, do not redesignate definitions if you have added the new definition to the Short Form as definition C-1.]**

(d) Add the following sentence at the beginning of the first paragraph of the section titled “TRANSFER OF RIGHTS IN THE PROPERTY”:

*The beneficiary of this Security Instrument is MERS (solely as nominee for Lender and Lender’s successors and assigns) and the successors and assigns of MERS.*

**[For Master/Short Form filings, this change should be made to the Short Form.]**

(e) Revise the paragraph of the section titled “TRANSFER OF RIGHTS IN THE PROPERTY” that begins with the words “TOGETHER WITH all the improvements...” by adding the following sentence at the end of the paragraph:

*Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender’s successors and assigns) has the right: to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing and canceling this Security Instrument.*

**[For Master/Short Form filings, this change should be made to the Short Form.]**

8. Lenders MUST add the following language (as a rider or as the second sentence of the last paragraph in Section 9), if the mortgage is secured by a leasehold estate, but lenders MAY add this language if the mortgage is not secured by a leasehold estate:

*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.*

**[For Master/Short Form filings, this change should be made in a rider to the Short Form.]**

9. Lenders MAY add to Definition (E). Riders a check-off box for “VA Rider”, if they use this document for a VA-guaranteed mortgage that will be delivered to us and such a rider is required to add VA’s assumability feature (which overrides the “acceleration” clause in this document).

**[For Master/Short Form filings, this change should be made to the Short Form.]**

10. Lenders MAY preprint this document with County embedded in that portion of the section of the document titled TRANSFER OF RIGHTS IN THE PROPERTYthat requires entry of the Type of Recording Jurisdiction, if all mortgage recordations in the state take place at the county level. In such cases, the words [Type of Recording Jurisdiction] do not have to appear beneath the word County. In addition, if documents are prepared on a transaction-by-transaction basis and the Name of Recording Jurisdiction is typed in when the document is prepared, the words [Name of Recording Jurisdiction] do not have to appear beneath the actual name of the recording jurisdiction.

**[For Master/Short Form filings, this change should be made to the Short Form.]**

11. Lenders MAY add the following legend 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.**

**[For Master/Short Form filings, this change should be made to the Short Form.]**

12. Lenders MAY delete the word “Witnesses” and the two accompanying lines for witness signatures that appear to the left of the Borrower signature lines on the last page.

**[For Master/Short Form filings, this change should be made to the Short Form.]**

13. Lenders MAY delete the word “generally”from the last sentence in the paragraph BORROWER REPRESENTS, WARRANTS, COVENANTS, AND AGREES and replace it with the word “specially”, if the security property is located in an area in which security instruments normally provide for a special warranty of title by the borrower (rather than a general warranty).

**[For Master/Short Form filings, this change should be made to the Short Form.]**

14. Lenders MAY, when appropriate, add an asterisk (\*) following the Borrower’s name 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.  The legend should read substantially as follows:

*\* \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ signs as Borrower solely for the purpose of complying with Applicable Law requiring a spouse’s signature to create a valid lien or to expressly waive any spousal rights to the Property, or both, without assuming personal liability for payment of any sums secured by this Security Instrument.*

**[For Master/Short Form filings, this change should be made to the Short Form.]**

15. Lenders may insert a Notice on the Security Instrument if the Notice is required by applicable law for the type of transaction.

**[For Master/Short Form filings, this change should be made to the Short Form.]**

16. Lenders MAY delete the following Section 30 if it is not required (*see* Md. Code Ann., Fin. Inst. §§ 5-514, 6-606.1, and 11-522):

***30. Assumption upon Decree of Absolute Divorce.*** *The Annotated Code of Maryland - Financial Institutions provides that any existing Borrower on the Loan may purchase the Property interest of another Borrower on the Loan by assuming the selling Borrower’s portion of the Loan in connection with the granting of a decree of absolute divorce. The assuming Borrower must qualify for the underlying Loan as determined by the Lender. This Section 30 will apply only if (a) the Loan is not insured or guaranteed by the federal government, (b) the Property is (i) a “dwelling” under Section 11-501 of the Annotated Code of Maryland - Financial Institutions or (ii) residential real estate on which a “dwelling” is constructed or intended to be constructed, (c) the Property (or at least one unit contained therein) is owner-occupied, and (d) the Loan is primarily for personal, family, or household use.*

ALSO, if Section 30 is deleted, when using the Short Form Security Instrument (Form 3021-SF), the Section titled “INCORPORATION OF THE MASTER FORM PROVISION” must be revised by deleting “Section 1 through and including Section 30” and replacing it with the following:

*Section 1 through and including Section 29*

**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 Maryland 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 \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, for the benefit of \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ (Borrower).*

- Each settlor of the trust who is a credit applicant must sign a signature acknowledgment in a signature block substantially similar to the following, which should be inserted following the Borrower signature lines:

*BY SIGNING BELOW, the undersigned, Settlor(s) of the \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Trust under trust instrument dated \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, for the benefit of \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, acknowledges all of the terms and covenants contained in this Security Instrument and any rider(s) thereto and agrees to be bound thereby.*

 *\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ (SEAL)*

 *Trust Settlor*

**[For Master/Short Form filings, this change should be made to the Short Form.]**

**INSTRUCTIONS FOR COMPLETING AND RECORDING MASTER AND SHORT FORM MORTGAGES AND DEEDS OF TRUST**

**Maryland**

**A. Declaration of Provisions, Covenants and Conditions**

(The Maryland Declaration of Provisions, Covenants and Conditions consists of a (1) title page and (2) the Fannie Mae/Freddie Mac Maryland Uniform Deed of Trust)

1. **Title Page**
2. Insert the names of the natural person and Lender causing the Master Form Deed of Trust to be recorded and complete the “Return To” statement.
3. Do not have the title page signed or acknowledged.
	1. **Deed of Trust**
4. Do not fill in any information on the Deed of Trust.
5. Do not have the Deed of Trust signed or acknowledged.

 Attach the title page to the front of the Deed of Trust and record the title page and Deed of Trust together in the recorder’s office serving the county(ies) in which you anticipate you will subsequently record Deed of Trusts for loans secured by real property.

**B. Short Form Deed of Trust**

1. Insert the recording information from the Master Form Deed of Trust in the second paragraph of the “Definitions” section of the Short Form Deed of Trust. (Make sure the recording information is from the Master Form Deed of Trust that was recorded in the county in which the real property securing the loan is located.)
2. Insert information for all blank spaces in the “Definitions” section of the Short Form Deed of Trust.
3. Check the applicable Rider boxes in the Short Form Deed of Trust.
4. Insert the property description information and the address in the Short Form Deed of Trust, including the election district, where needed.
5. Provide the borrower with an exact copy of the recorded Master Form (the completed Title Page and the Fannie Mae/Freddie Mac Maryland Uniform Deed of Trust). Please note that it is your responsibility to maintain proof of your compliance with this requirement.
6. Arrange for the Short Form Deed of Trust to be executed by the borrower(s) and acknowledged.
7. Arrange for any applicable Riders to be executed by the borrower(s).
8. Have your attorney or one of your officers, depending upon who prepared the document, execute the “Prepared By” statement. Record the Short Form Deed of Trust and any applicable Riders in the recorder’s office serving the county in which the real property securing the loan is located.

**(NOTE: Do not use or record the Short Form Deed of Trust unless you have already recorded a Master Form Deed of Trust in the recorder’s office serving the county in which the real property securing the loan is located.**)