**Mortgage Documents**

**Texas Home Equity Affidavit and Agreement (First Lien) - Single-Family - Fannie Mae/Freddie Mac UNIFORM INSTRUMENT (Form 3185)**

**Type of Instrument Instrument Revision Date**

Texas Home Equity Affidavit 07/2021

**Instrument Last Modified Summary Page Last Modified**

N/A N/A

**Use This Document For**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| State | Lien Type | Product Type | Property Type | Occupancy Type |
| **TX** | **First** | **All Texas Section 50(a)(6) mortgages** | **All, except cooperatives** | **Principal residence** |

**Required Changes**

The following changes MUST always be made to this document:

None

**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.

None