

Uniform Instruments

Fact Sheet

The Fannie Mae/Freddie Mac Uniform Instruments were updated in July of 2021. Lenders are required to use these updated security instruments, notes, riders and addenda, and special-purpose documents for loans delivered to Fannie Mae with note dates on or after Jan. 1, 2023.

NOTE: *The updated Fannie Mae/Freddie Mac Uniform Instruments contain a footer date of “07/2021” or later. These updated instruments cannot be used with prior versions of any instrument. As an example, a Michigan Mortgage with a footer date of “07/2021” cannot be used with a Planned Unit Development Rider with a footer date of “1/01.”*

Background

Fannie Mae and Freddie Mac have jointly maintained and published legal documents, known as the Uniform Instruments, since the 1970s and they are used in the majority of all U.S. residential real estate financing transactions.

There are four categories of Uniform Instruments: Notes, Riders, Security Instruments, and Special Purpose Documents.

Fannie Mae and Freddie Mac jointly conducted a comprehensive review of the instruments and in July 2021 published updated Uniform Instruments with improvements to enhance their clarity and usability.

Implementation

Lenders should coordinate with their document vendors to ensure they’re consistently using the updated Uniform Instruments to do business with Fannie Mae.

If you do not rely on a document vendor for these instruments, we offer options to view or download the updated instruments individually or through a batch download for each of the four document categories.

Resources

For more information and to access the Uniform Instruments, visit the [Fannie Mae Legal Documents page](#).

If you have further questions, refer to the [Selling Guide Announcement \(SEL-2021-06\)](#), reach out to your Fannie Mae representative, or email the Uniform Instruments team at Uniform_Instruments@fanniemae.com.