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December 8, 2022

To: Clients and Friends

From: Daniel S. Engle

Subject: Reminder of January 1, 2023 Implementation Date of Updated Fannie Mae/Freddie Mac Uniform Legal Instruments

As a reminder, loans that will be delivered to Fannie Mae or Freddie Mac with note dates on or after January 1, 2023 must be drafted using their updated uniform legal instruments, which were introduced in July 2021. Loans intended for delivery to Fannie Mae or Freddie Mac closing in the remainder of December 2022 may be drafted using their current uniform instruments or their updated, July 2021 instruments. More details are in this Fannie Mae fact sheet: <https://singlefamily.fanniemae.com/media/27911/display>.

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