



Correspondent Seller
Use of MERS Rider in Montana, Oregon
and Washington
August 28, 2014

Fannie Mae and Freddie Mac are requiring the use of a MERS Rider (Form 3158) that modifies the standard security instruments in Montana, Oregon and Washington to name MERS as the nominee for the mortgagee. This is the result of recent judicial decisions regarding Mortgage Electronic Registration System, Inc. (MERS) and its role as the nominee for the mortgagee. The new rider and instructions are available on the Single-Family Riders & Addenda page of Fannie Mae's website.

<https://www.fanniemae.com/singlefamily/riders-addenda>

Correspondents may begin using the MERS Rider immediately in these three states, but use of the MERS Rider is mandatory for *all* mortgage loans with notes dated on or after October 15, 2014.

Impac thanks you for your patience and continued business.

If you have any questions, contact your salesperson or relationship manager at 888-850-0259 Option 1.