

The uniform instruments have been maintained by Fannie Mae (FNMA) and Freddie Mac since the 1970's. The uniform instruments provide standardizations and consistency. Fannie Mae and Freddie Mac maintain the uniform instruments listed below.

Unless otherwise required by an MPF product specific Guide, the most recent version of the applicable Fannie Mae and Freddie Mac Uniform Instruments must be used for all legal documents such as security instruments, notes, riders and addenda in connection with all conventional mortgage loans.

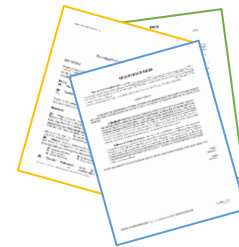
For government loans, legal documents that are acceptable to the government agency and are appropriate for the state in which the security property is located must be used.

Reference: [MPF Program Guide](#) 6.12.1 – Security Instruments and Notes.

Shortcut to a document category:

[Access to documents](#)

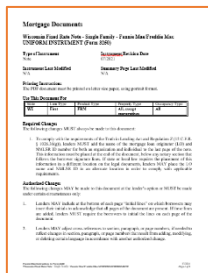
- Notes
- Riders and Addenda
- Security Instruments
- Special Purpose Documents (state-specific instruments)



The benefits of having uniform instruments are ease of use, and provide more clarity and consistency.

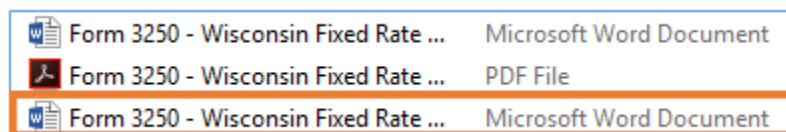
The most up-to-date uniform instruments can be found on Fannie Mae's [website](#).

Each document is accompanied by an instruction document providing:



- The latest revision date for the document
- The document's purpose and the type of mortgage transactions for which it is used
- Specific changes that must be made to the document
- Additional changes that may be made to the document
- Other pertinent information about how special situations may affect the use or completion of the document

The documents are in Word and PDF formats and each instruction document is on a stand-alone Word document as highlighted below:



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