

<input checked="" type="checkbox"/>	<b>Consolidation, Extension, and Modification (CEM) Agreement</b>
	Certified true copy executed by all parties and includes name and title of authorized signor.
	Must include a completed Notary section for both the borrower and lender signatures.
	If MERS is the beneficiary, the MOM verbiage must be incorporated into Section E of the CEM Agreement.
	If the MOM verbiage is incorporated into Section E, a signature on behalf of MERS is required on a signature line inserted by a certifying MERS officer along with valid notary.
<input checked="" type="checkbox"/>	<b>Exhibit A - Schedule of Mortgages</b>
	Must be clearly labeled as "Exhibit A" and list all Notes and Mortgages being consolidated, modified, and extended.
	If using page 5 of the CEM Agreement, both sections (1) and (2) must be completed.
<input checked="" type="checkbox"/>	<b>Exhibit B - Legal Description</b>
	Schedule A of the mortgage may be utilized to disclose the legal description, however, the document must be labeled "Exhibit B" when attached to the CEM Agreement.
<input checked="" type="checkbox"/>	<b>Exhibit C - Consolidated Note</b>
	Copy of the Consolidated Note signed at closing labeled "Exhibit C".
	Must include the following language at the top of the document: <i>"This Note amends and restates in their entirety, and is given in substitution for, the Notes described in Exhibit A of the New York Consolidation, Extension, and Modification Agreement dated the same date as this Note."</i>
<input checked="" type="checkbox"/>	<b>Exhibit D - Consolidated Mortgage</b>
	Copy of the Consolidate Mortgage labeled as "Exhibit D".
	Most current version of New York Fannie/Freddie Security Instrument (form 3033) completed in its entirety and applicable riders attached.
	If MERS is the beneficiary, the MOM verbiage must be incorporated into Section C of the mortgage.
<input checked="" type="checkbox"/>	<b>Consolidated Note</b>
	Must be the original, executed document endorsed to Franklin American Mortgage Company.
	Must be the current version of the Fannie/Freddie uniform Note and include the following language at the top of the document: <i>"This Note amends and restates in their entirety, and is given in substitution for, the Notes described in Exhibit A of the New York Consolidation, Extension, and Modification Agreement dated the same date as this Note."</i>
<input checked="" type="checkbox"/>	<b>Gap Note (New Money)(if applicable)</b>
	Must be the original, executed document endorsed to Franklin American Mortgage Company.
<input checked="" type="checkbox"/>	<b>Gap Mortgage (if applicable)</b>
	Certified true copy executed by the borrower(s).
	If MERS is the beneficiary, the MOM verbiage must be incorporated into Section C of the mortgage.
<input checked="" type="checkbox"/>	<b>Other</b>
	Property must be located in the state of New York.
	All Original (Money) Notes and Gap (New Money) Notes executed by the borrower(s), including the full chain of endorsements and the endorsement to Franklin American Mortgage Company .
	Certified true copy of the Power of Attorney, if applicable.
	Certified true copy of recorded Mortgages for all respective Money and Gap Notes.
	Certified true copy of all Assignments of Mortgage.
	Certified true copy of any related agreement that modifies, consolidates, or extends prior underlying obligations and that predate the most recent CEMA.