

Date: November 6, 2025

To: Participating MRB Lenders (Smart6, Easy8, Trusty10, Just Rate, and MCC)

From: Deidre Smith, Vice President of Single-Family Programs

Re: MRB Program Lender Notice- Post Closing (Deed of Trust)

In an effort to enhance our daily operations, we have implemented the following update in our Post Closing process. The Deed of Trust is accessible as a “fillable” document. It is the responsibility of the Lender to ensure that the “Indexing Instructions” section of the Deed of Trust is fully completed before submitting it to the attorney’s office. MHC will no longer accept DOTs that have this information written by hand.

Prepared by, and after recording, return to:

STATE OF MISSISSIPPI

COUNTY OF

Indexing Instructions:

DEED OF TRUST.
SECURITY AGREEMENT AND FIXTURE FILING

THIS INSTRUMENT is made this day of , 20 by and between:

As a reminder: The Post Closing department is allotted 5 business days to review documents after they have been uploaded to the portal. Any circumstance that surpasses the 5 business days may be directed to our Single-Family inbox at SingleFamily.MHC@mshc.com.