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**Financial & Corporate Compliance**

## **What's New with Documents**

ComplianceOne® assumptions

February 2025

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# Financial & Corporate Compliance

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# What's New

## Multi-State

### Disbursement Authorization

Updated the *Disbursement Authorization* to include in the representations and warranties statement that there has been no material adverse change in the borrower's financial condition.

### HUD 92900-A Addendum To Uniform Residential Loan Application

Updated *HUD 92900-A Addendum To Uniform Residential Loan Application* with the latest changes from the U.S. Department of Housing and Urban Development (HUD). Most notably, the Privacy Act Information section in Part III – Borrower Notices, Information, and Acknowledgment, has moved to the end of Part V. Mortgagees Certification.

### Important Applicant Information

Updated *Important Applicant Information* to collect and verify certain personal information (e.g., name, address, date of birth, and identification number) from borrowers and other relevant parties to a transaction. The entirety of the document's content has been revamped to include optional personal/identification information, with fillable fields for when data is not passed. This change also includes new data collection fields on the *Document Data* screen.

A summary of the changes include:

- Removed the Dates and Parties content from within the Prolog,
- Removed the section "Important Information Notice" from within the document body.
- Added several new sections:
  - Section – Opening
  - Section - Personal Information
  - Section - Identification Documentation
  - Section – Signatures

### Loan Information Report

Updated *Loan Information Report* with a new Borrower Qualification section, which includes the Borrower Qualification Credit Score, the Borrower Qualification Proposed Monthly Debt Amount, the Borrower Qualification Gross Monthly Income Amount and the Borrower Qualification Gross Annual Income Amount fields. Additionally, the Debt to Income, Loan to Income and Collateral Value fields have been added.

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## Request For Transcript of Tax Return IRS 4506T / Request for Copy of Tax Return IRS 4506

Updated *Request For Transcript of Tax Return IRS 4506T* and *Request for Copy of Tax Return IRS 4506* documents with the new revision date of September 2024. Additionally, updated the "Chart for individual transcripts" at page 2 as follows:

- Added Arizona and New Mexico to the list of states for the Austin, TX address list.
- Added Connecticut, District of Columbia, Maryland, Pennsylvania, Rhode Island, and West Virginia to the list of states for the Kansas City, MO address list.
- Removed Arizona, Connecticut, District of Columbia, Maryland, New Mexico, Pennsylvania, Rhode Island, and West Virginia from the Ogden, UT address list.

In addition, updated *Request for Copy of Tax Return IRS 4506* by replacing the hardcoded amount of \$30.00 for each return with a free-text field.

## Uniform Residential Loan Application / Uniform Residential Loan Application Spanish / Residential Credit Application

Updated *Uniform Residential Loan Application*, *Uniform Residential Loan Application Spanish* and *Residential Credit Application* to make the loan originator signature optional. The signature can be included by selecting the "Print Loan Officer Signature and Date" checkbox option on the *Transaction Data* node of the left side menu of the document.

## Indiana

### Property Tax Benefits-IN

The Indiana Department of Local Government Finance has updated *Property Tax Benefits-IN, Form 51781*. The document image has been updated with the latest revision date of 08/2024.

Changes to the document include:

- Revised text in the opening paragraph related to the date the application must be completed by to " , signed, and filed on or before January 15 of the calendar in which the property taxes are first due and payable, unless otherwise noted."
- Revised text to the eligibility requirements for each type of deduction except for "Over 65 Circuit Breaker Credit" deduction.
- Adjusted the heading "MAX AMOUNT \*\*" above the second column to center justification on page 2.
- Added a colon before the deduction application forms link at the bottom of page 5.

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## Iowa

### Motor Vehicle Title Application-IA

Updated *Motor Vehicle Title Application-IA* to align with changes made by the Iowa Department of Transportation's updates to Form 411007 with a revision date of 1/22. Users will see new data collection fields on the form in Document Data.

A summary of the changes include:

- Applied minor hardcoding and layout changes throughout the document. The information for Owner 3 and Additional Security Interest Information have been given an additional page at the end of the document, along with sections for Additional Trade-In Vehicles, a One-Time Mailing Address, and Additional Explanation or Instructions.
- Added checkboxes in the Owner Information section to indicate if there is a designated Primary User to establish Iowa residency, if there are three owners, and if the title or registration/plates will be mailed to an address other than the owner's address.
- Added fields in the Vehicle Information section for the Plate Type, Validation Number, Validation Year, and VIN of a second traded vehicle.
- Added checkboxes in the Vehicle Information section to indicate if the vehicle is new or used.
- Added checkboxes in the Purchase Price section related to how the application is submitted.

## New York

### Flood Insurance Disclosure-NY

Added *Flood Insurance Disclosure-NY* to the inventory. The document can be selected for each piece of the residential real property collateral, but not raw land, located in New York state for which the lender requires flood insurance at the Processing phase when the 'Flood Hazard Area' checkbox is selected under the Collateral node on the Document Data page.

### Prevailing Interest Rate Commitment-NY

Updated *Prevailing Interest Rate Commitment-NY* to better reflect the sample form and its functionality issued by the NY Banking Department. The document has been converted from a static document to a dynamic document to make certain sections more dynamic based on the loan product and the status of any interest rate lock. In addition to the many document changes, the selection rules have been adjusted to select if the Collateral located in NY AND purchase of a dwelling OR where a fee other than an application fee, property appraisal fee or credit report fee is taken prior to closing.

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## Oklahoma

### Recording Documents margins

Wolters Kluwer has been previously updated the margins to comply with OK SB 57, which states: "The top margin of all documents shall be at least two (2) inches and all other margins shall be at least one (1) inch." Wolters Kluwer and the top counties in Oklahoma interpreted the 2" top margin requirement to only apply to the first page. However, some counties are interpreting the 2" top margin requirement to apply to all pages and are rejecting the forms. To avoid further rejections, the Oklahoma forms have been revised to reflect a 2" top margin on all pages.

## Pennsylvania

### All Recordable Documents

Updated all recordable documents that include the Uniform Parcel Identifier (UPI). After reviewing customer feedback and doing a survey of the largest populated counties in Pennsylvania, it was determined that the county recording offices are only looking for the UPI to be placed at the top of the first page of a recordable document. All indicators to determine the placement have been removed, and the recordable documents have been updated to always print the UPI as the first item at the top left corner of the instrument above the Prepared By section.

## South Carolina

### Motor Vehicle Title Application-SC

Updated *Motor Vehicle Title Application-SC* with revisions made by the South Carolina Department of Motor Vehicles. Changes include updating the title of the document and the agency revision date.

# Wolters Kluwer

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Wolters Kluwer reported 2022 annual revenues of €5.5 billion. The group serves customers in over 180 countries, maintains operations in over 40 countries, and employs approximately 20,000 people worldwide. The company is headquartered in Alphen aan den Rijn, the Netherlands.

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