

Financial & Corporate Compliance

What's New with the Documents

ComplianceOne[®] assumptions

April 2023

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This publication was written for ComplianceOne® assumptions

Publication Information / Version

Document Title: What's New with the Documents

Release Date: April 2023

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What's New

MULTI-STATE

Adjustable Rate Mortgage Notice of Rate Change

The Adjustable Rate Mortgage Notice Of Rate Change has been removed from content. It supported the disclosure needs under Regulation Z at 1026.20(c) prior to the 2014 changes. There is no replacement for the document.

Closing Disclosure-Addendum

Closing Disclosure Seller Only Addendum

The Closing Disclosure Addendum and the Closing Disclosure Seller Only Addendum documents have been updated to print 'Real Estate Sales Price' instead of "Real Estate portion of Sales Price" and "Construction Cost Sales Price" instead of "Construction Cost of Sales Price", when applicable.

Report and Certification of Loan Disbursement

The Report and Certification of Loan Disbursement document has been revised. The following changes have been made on page 1:

- language update of the Instructions To Lender section;
- fields for Co-Obligor's name and social security number have been added;
- the Purpose of Loan selection has been updated under Section I.

Also, a field for the Underwriter VA ID Number has been added as well as an update to the text in Section III on page 2. Additionally, a new paragraph was added for Certificate of Eligibility Conditions (COE) along with checkboxes to certify the active duty, reserve/National Guard or unremarried status has not changed.

Also, a section for the Co-Borrower ethnicity and race information has been added on page 3.

Risk Based Pricing Notice Alternate for Residential Real Property

The Risk Based Pricing Notice Alternate for Residential Real Property document has been updated in the Notice to the Home Loan Applicant section, the Experian street address of "701 Experian Parkway" has been added.

Veterans Affairs Loan Analysis

The Veterans Affairs Loan Analysis has been updated with the expiration date of 08/31/2025 at the top and the revision date has been updated to August 2022. The questions from 45 to 47 have been expanded and renumbered to start with 45a to 53. Additionally, CRV Data (VA Use) section has been removed.

Additionally, since a non-veteran borrower can assume a VA loan the check for the borrower being a veteran or the surviving spouse of a veteran has been removed for Section E - MONTHLY INCOME AND DEDUCTIONS.

Veterans Affairs Request for Determination of Eligibility for Surviving Spouse

The Veterans Affairs Request for Determination of Eligibility for Surviving Spouse document has been updated with a new layout. The following fields have been removed from the document:

- 4. VA FILE NO.
- 5. LOCATION OF VA CLAIMS FILE
- 9. PERIODS OF DECEASED VETERAN'S MILITARY DUTY

- 11. HAVE YOU PREVIOUSLY APPLIED FOR DETERMINATION OF YOUR ELIGIBILITY FOR LOAN GUARANTY BENEFITS?

- 12. HAVE YOU PREVIOUSLY RECEIVED A CERTIFICATE OF ELIGIBILITY FOR SUCH BENEFITS?

- Section A of the Part II - For VA Use Only

Also, additional Address of Property, VA Loan Number, Date of Loan and Do You Still Own This Property fields have been added to the Prior Loan Information section.

VA 261802A Addendum to Uniform Residential Loan Application 816

The VA 261802A Addendum to Uniform Residential Loan Application 816 has been discontinued as it is no longer supported by the agency.

ALASKA

Motor Vehicle Title Application-AK

The Motor Vehicle Title Application-AK document has been updated with a revision date of 11/2022. In the Requested Transaction section, new yes/no checkboxes have been added for "Is an owner an Alaskan resident?" and "Is the vehicle in Alaska?" Also, the "Other" checkbox and description field have been removed.

In the Vehicle Information section, "Is an Electric Vehicle" has been added with yes/no checkboxes. In the Address Information section, a new field has been added for "Leasing Company Mailing Address".

In the Other Information section, a checkbox has been added for "Other" affidavits included in the transaction. The description field for Additional Affidavits is now dependent on either/both checkboxes in the subsection.

ARIZONA

Motor Vehicle Title Application-AZ

The Motor Vehicle Title Application-AZ document has been updated with a new revision date of 09/22. The Service Options list on page 2 has been updated to include a new service option for Purple Heart Medal Recipient.

KANSAS

Motor Vehicle Title Application-KS

The Motor Vehicle Title Application-KS document has been updated with the revision date of 11/2022. A field for the vehicle color has been added. Additionally, the field for the second lienholder's mailing address state has been updated to populate appropriate information when applicable.

KENTUCKY

Homeownership Protection Center Notification to Homeowners-KY

The Homeownership Protection Center Notification to Homeowners-KY document has been revised to print individual owners or trust owners as a part of document display name. Additionally, in signatures section the individual owner full name or the full name of trust will be printed in the Homeowner Name field and the full name of the individual owner or the full name of first two trustees will be printed in the Homeowner Signature field.

MARYLAND

Motor Vehicle Title Application-MD

The Motor Vehicle Title Application-MD document has been updated with a revision date of 12-22. Additionally, the Limited Liability Partnership selection as a business entity type has been renamed to Limited Liability Company. Also, the "Application For New Registration Plates OR Transfer of Registration Plates" section has been renamed to the "Purchase Information for Tax Purposes - See Information on page 2".

MISSOURI

Motor Vehicle Title Application-MO

The Motor Vehicle Title Application for Missouri has been revised to match the Missouri Department of Revenues model form with a revision date of 08/2022.

NEW JERSEY

Universal Title Application-NJ

The Universal Title Application-NJ document has been updated with the latest revision date of 11/1/2022 and the barcode in the Motor Vehicle Commission Use Only section has been added.

NEW YORK

Veterans Counseling Disclosure-NY

The Veterans Counseling Disclosure-NY document has been added to inventory and can be selected for the property located in New York state. N.Y. Bank. Law Section 6-p requires every mortgage lending institution and mortgage banker which originates loans secured by real property used for residential purposes located in New York to provide a separate disclosure form with each application stating that a veteran seeking a housing loan (under 38 U.S.C. Ch. 37) has been offered loan counseling services. The disclosure form shall be signed by each applicant and shall include information detailing how to access such counseling services.

Motor Vehicle Title Notification-NY

The Motor Vehicle Title Notification-NY document has been updated with a revision date of 12/1/2022. The field that prints the Identification Number of the collateral has been updated to print either a VIN, Hull ID, or Serial Identifier(s) for manufactured homes. Fields have been added for the identification numbers of the owner and co-owner. Mailing address will be printed for the owners instead of permanent address. A separate field for the owner's apartment number has been added.

OKLAHOMA

Motor Vehicle Title Application-OK

The Motor Vehicle Title Application-OK has been updated with the latest revision date of 9/2022. Also references to Trailer or Manufactured Home have been added throughout the document and a QR code has been added to the top of each page. A field for Lienholder ID has been added to the first page. Additionally, in the Used Tire Recycling Fee section on page 2, the fields for "19.5 or less," "Motorcycle," and "Vehicles other than Automobile, Tire Rim Size Over 19.5" will now print the number of tires that can be entered within the Number of Tires (including spare) field in left menu of the document, when applicable to the transaction instead of printing a checkbox.

SOUTH CAROLINA

Motor Vehicle Title Application-SC

The Motor Vehicle Title Application-SC has been updated to match the state's revisions. Revisions include updating the layout of the entire form.

In Section 1-F, new fields have been added for the Registration checkbox, Low Speed Vehicle checkbox, the fuel type checkboxes, and to the Update Voter Registration section (address checkboxes).

In Section 2-F on page 2, new fields for New and Used have been added in the Purchase Information section.

In Section 3-F, new fields have been added for the Exchange checkbox, New Plate Type, Commercial checkbox, and Non-Commercial checkbox.

In Section 4-F, new fields have been added for the "Yes, I Wish To Donate checkbox", Dealer Resale checkbox and Short-Term Rental Use checkbox.

WEST VIRGINIA

Motor Vehicle Title Application-WV

The Motor Vehicle Title Application-WV document has been updated with the latest revision date of 11/2022. Sections for the Lender Code have been added to the Liens and Encumbrances section.

Motor Vehicle Title Notice-WV

The Motor Vehicle Title Notice-WV document has been updated with the revision date of 11/2022.

Additionally, in Section B - Vehicle Information, Title No. has been expanded to include 12 fields. In Section C - Statement of Liens Created, a section for Lender Code has been added.

WISCONSIN

Motor Vehicle Title Application-WI

The Motor Vehicle Title Application-WI document has been updated with the revision date of 12/2022. A new checkbox for fleet vehicles, "FLT" has been added to Section F - Special Use. A QR code has been added to the top of each page of the document.

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