

Governance, Risk & Compliance

What's New with the Documents

ComplianceOne® assumptions

2022.3

Governance, Risk & Compliance

This publication was written for ComplianceOne® assumptions

Publication Information / Version

Document Title: What's New with the Documents

Release Date: 2022 August

Distributed Subject to Terms of a License or other Agreement

The contents of this publication, including its appendices, exhibits, and other attachments, as updated or revised, are highly confidential and proprietary to Wolters Kluwer Financial Services, Inc. or its subsidiaries or affiliates ("Wolters Kluwer Financial Services"). This publication is distributed pursuant to a Non-Disclosure Agreement, Evaluation Agreement, License Agreement and/or other similar agreement(s) with Wolters Kluwer Financial Services, Inc. or its subsidiary or affiliate. Unless otherwise specifically provided in such agreement(s), the reproduction of this publication is strictly prohibited. Use and distribution of this publication are also subject to the responsibilities and obligations of such agreement(s), which require confidential treatment of this publication and its contents.

Information in this guide is subject to change without notice and does not represent a commitment on the part of Wolters Kluwer Financial Services.

Do Not Reproduce or Transmit

Unless otherwise specifically authorized in the agreement or license under which this publication has been provided, no part of this publication may be posted, played, transmitted, distributed, copied or reproduced in any form or by any means, electronic or mechanical, including photocopying, recording, or retaining on any information storage and retrieval system, without prior written permission from Wolters Kluwer Financial Services.

Requests for permission to reproduce content should be directed to Wolters Kluwer Financial Services, Inc., Corporate Legal Department, by telephone at 1-800-397-2341.

Not a Substitute for Legal Advice

This publication is intended to provide accurate and authoritative information about the subject matter covered based upon information available at the time of publication. Examples given in this publication are for illustrative purposes only.

Development of this publication and the software (including forms, disclosures, reports, and other documents generated by the software) or other products that it describes was based on Wolters Kluwer Financial Services' understanding of various laws, regulations and commentaries.

Wolters Kluwer Financial Services cannot and does not guarantee that its understanding is correct.

This publication is not intended, and should not be used, as a substitute for legal, accounting, or other professional advice. Wolters Kluwer Financial Services is not engaged in providing legal, accounting or other professional services. If legal or other professional assistance is required, you should seek the services of a competent professional. We encourage you to seek the advice of your own attorney concerning all legal issues involving the use of this publication and any products described in this publication. If your interpretations or your counsel's interpretations are contrary to those expressed in this publication, you should of course, follow your/your counsel's interpretations.

The following notice is required by law:

Wolters Kluwer Financial Services' PRODUCTS AND SERVICES ARE NOT A SUBSTITUTE FOR THE ADVICE OF AN ATTORNEY.

Warranty Disclaimer

Except only for the warranties (if any) expressly set forth in the agreement(s) under which this publication is provided (i.e., your agreement or license for the described product), this publication is provided "as is", and Wolters Kluwer Financial Services makes no warranty, express, implied, by description, by sample or otherwise, and in particular and without limitation, makes no implied warranties of merchantability or fitness for purpose. No modifications to this Warranty Disclaimer are authorized unless in writing and signed by the President or a Vice President of the Wolters Kluwer Financial Services entity licensing the product described in this publication.

Attributions and Acknowledgements

All trademarks are the property of their respective owners.

Copyright Information

©2012 Wolters Kluwer Financial Services, St. Cloud, Minnesota

This publication is the confidential information of Wolters Kluwer Financial Services. Distribution of this publication is subject to restrictions in the license or agreement under which this publication is provided to authorized Wolters Kluwer Financial Institution customers.

All rights reserved.

Content

What's New	1
MULTI-STATE	1
HUD 92900 LT Loan Underwriting and Transmittal Summary	1
Partial Release of Real Estate Security Instrument	1
Release of Real Estate Security Instrument	1
Uniform Underwriting and Transmittal Summary	1
ALABAMA	1
Motor Vehicle Title Application-AL	1
CALIFORNIA	1
Fair Lending Notice-CA	1
NEW YORK	1
Affidavit Section 22-NY	1
Assignment of Real Estate Security Instrument	1
Assumption Agreement	1
RHODE ISLAND	2
Prepayment Penalty Disclosure-RI	2
TEXAS	2
Home Equity Notice-TX Spanish	2
WEST VIRGINIA	2
Motor Vehicle Title Notification-WV	2

What's New

MULTI-STATE

HUD 92900 LT Loan Underwriting and Transmittal Summary

The HUD 92900 LT Loan Underwriting and Transmittal Summary has been updated with the ability to enter the amount in the Total Fixed Payment field provided by the customer, otherwise the calculated amount will be printed based on the data entered within Debts & Obligations section fields.

Partial Release of Real Estate Security Instrument

Release of Real Estate Security Instrument

The Partial Release of Real Estate Security Instrument and Release of Real Estate Security Instrument documents have been updated with the Released Recording Book SDC field to simplify the use of book/volume/liber data collection. Additionally, for the description of the book a new Recording Book Type field has been added. Both fields can be filled in within the Released Collateral node of the left menu of the document.

Uniform Underwriting and Transmittal Summary

The Uniform Underwriting and Transmittal Summary has been updated to show both the Limited Cash-Out Refinance (Fannie) and No Cash-Out Refinance (Freddie) checkboxes so that user can choose either of these options regardless if it is a Fannie Mae or Freddie Mac transaction.

ALABAMA

Motor Vehicle Title Application-AL

Motor Vehicle Title Application-AL has been updated in section Alabama Operator (Lessee) Information to be manually filled by a user.

CALIFORNIA

Fair Lending Notice-CA

The Fair Lending Notice-CA has been updated to print the following text under the section ""IT IS ILLEGAL TO DISCRIMINATE IN THE PROVISION OF OR IN THE AVAILABILITY OF FINANCIAL ASSISTANCE BECAUSE OF THE CONSIDERATION OF" within second paragraph: "RACE, COLOR, RELIGION, SEX, GENDER, GENDER IDENTITY, GENDER EXPRESSION, SEXUAL ORIENTATION, MARITAL STATUS, NATIONAL ORIGIN, ANCESTRY, FAMILIAL STATUS, SOURCE OF INCOME, DISABILITY, VETERAN OR MILITARY STATUS, OR GENETIC INFORMATION".

NEW YORK

Affidavit Section22-NY

Assignment of Real Estate Security Instrument

Assumption Agreement

The Affidavit Section22-NY, the Assignment of Real Estate Security Instrument and the Assumption Agreement documents have been updated to print optional user-defined New York Parcel Identification text for the collateral's section(s), block(s), lot(s), and/or unit(s) when the collateral is located in New York state.

RHODE ISLAND

Prepayment Penalty Disclosure-RI

The selection rules of the Prepayment Penalty Disclosure-RI document have been updated with the following requirements: select the document when Organization Jurisdiction is Rhode Island state, the Alternate Penalty (within 60 months) option is selected in the Rhode Island Mortgage Loan Prepayment Penalty Type drop-down list under Late Fee - Prepayment Penalty section on the Document Data page.

TEXAS

Home Equity Notice-TX Spanish

Home Equity Notice-TX Spanish has been updated to follow the Spanish model form version of the Home Equity Loan Consumer Disclosure, posted on the Texas Finance Commission website. There have been numerous text changes throughout the form.

WEST VIRGINIA

Motor Vehicle Title Notification-WV

Motor Vehicle Title Notification-WV has been updated to add additional character fields for Vehicle Title. Also, the text "Driver's License" has been replaced with "Valid Government Issued-Photo ID" throughout the document.

About Wolters Kluwer Financial Services - Whether complying with regulatory requirements or managing financial transactions, addressing a single key risk, or working toward a holistic enterprise risk management strategy, Wolters Kluwer Financial Services works with more than 15,000 customers worldwide to help them successfully navigate regulatory complexity, optimize risk and financial performance, and manage data to support critical decisions. Wolters Kluwer Financial Services provides risk management, compliance, finance and audit solutions that help financial organizations improve efficiency and effectiveness across their enterprise. With more than 30 offices in 20 countries, the company's prominent brands include: FRSGlobal, FinArch, ARC Logics®, TeamMate®, Bankers Systems, VMP® Mortgage Solutions, AppOne®, GainsKeeper®, Capital Changes, NILS®, AuthenticWeb™ and Uniform Forms™. Wolters Kluwer Financial Services is part of Wolters Kluwer, a leading global information services and solutions provider with annual revenues of (2012) €3.6 billion (\$4.6 billion) and approximately 19,000 employees worldwide. Please visit our website for more information.

Wolters Kluwer Financial Services

6815 Saukview Drive
St Cloud, MN, 56303
Toll-free: 800.274.2711

To learn more visit **WoltersKluwerFS.com**.

©2022 Wolters Kluwer Financial Services, Inc. All Rights Reserved.