



Financial & Corporate Compliance

What's New with Documents

ComplianceOne[®] mortgage

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What's New

Multistate

COVID 19 Attestation of Expected Ability to Pay, COVID-19 Notice About Waiting Periods

Wolters Kluwer has decided to remove the COVID-19 related documents: *COVID 19 Attestation of Expected Ability to Pay* and *COVID-19 Notice About Waiting Periods*. This decision was made due to the fact that May 11, 2023 marked the end of the Federal COVID-19 Public Health Emergency declaration as well as the lack of market demand.

Closing Disclosure, Closing Disclosure Spanish, Loan Estimate, Loan Estimate Spanish

Updated the *Adjustable Interest Rate (AIR) Table* of the *Loan Estimate* and *Closing Disclosure* in the Subsequent Changes row to clarify what language should print for a two-phase loan with a fixed rate in the first phase and a variable rate in the second phase.

Deed of Trust Closed End

In section 8. Due on Sale or Encumbrance the sentence "This right is subject to the restrictions imposed by federal law, as applicable." has been revised to read as: " This right is subject to the restrictions imposed by applicable law."

In addition, the section has been extended with the following language: "This covenant shall run with the Property and shall remain in effect until the Secured Debt is paid in full and this Security Instrument is released."

FHA Forms

In January 2023, the Federal Housing Administration (FHA) published Mortgagee Letter 2023-01, providing instructions on the FHA-specific modifications for use with the updated 2021 Fannie Mae/Freddie Mac uniform instruments. The system has been updated to cease support for the older versions of the FHA Notes, Security Instruments and Riders.

From now on, only the new versions of the FHA forms with revision dates 01/2023 appear in our system. For transactions that used the old version of these FHA forms, FHA docs will not be available in the transaction. If document package is needed for a transaction that used the old document version, the transaction should be copied and the new version of the FHA form will be available.

The impacted forms include:

- FHA Fixed Rate Note
- FHA Mortgage
- FHA Deed of Trust
- FHA MERS Rider
- FHA One to Four Family Rider

-
- FHA Non Owner Occupancy Rider
 - FHA Condo Rider
 - FHA PUD Rider

Housing Counseling Agencies Notice

Updated the website address to read: https://answers.hud.gov/housingcounseling/s/?language-en_US.

HUD 9991 Condominium Approval Questionnaire

Updated the HUD 9991 Condominium Approval Questionnaire document with a new expiration date of 1/31/2027. Text changes have been made in the following paragraphs: "Public Reporting Burden" on page 1, "3. Hazard Insurance" in table 4.d on page 3, and "Mortgagee's Certification" and "Warning" on page 4., additionally, slight field adjustments have also been made.

Note Consumer

The discounted rate section of the Note Consumer, Interest and Other Charges section was failing to print the discount rate language in certain loan scenarios. When there is a discounted rate on a loan and the scenario has a market rate that is higher than the initial rate and the initial rate is higher than the floor, the necessary disclosure language was not printed as it should be on the form due to an error. Form has been updated to ensure the disclosure language for this discount rate scenario is printed.

The following paragraph that is conditionally displayed in the Assumption section of the document is extended with a new last sentence: "This Note and any document securing it cannot be assumed by someone buying the secured Property from me. This will be true unless you agree in writing to the contrary. Without such an agreement, if I try to transfer any interest in the Property securing this Note, I will be in default on this Note. You may proceed against me under any due on sale clause in the security agreement, which is incorporated by reference. However, you will not exercise this option if such exercise is prohibited by applicable law."

Request For Transcript of Tax Return IRS 4506T

Updated the *Request For Transcript of Tax Return IRS 4506T* document with a new revision date of April 2025. The text changes have been made in line 3 and 6a on page 1 and the line 3 of instructions on page 2.

Risk Based Pricing Notice Credit Score Not Available

Enhanced the *Risk Based Pricing Notice Credit Score Not Available* to print a property address if it is provided. The document will now have similar functionality to the Risk Based Pricing Notice and Risk Based Pricing Notice Credit Score.

Uniform Residential Loan Application, Uniform Residential Loan Application Spanish, Uniform Residential Loan Application - Lender Loan Information, Uniform Residential Loan Application - Lender Loan Information Spanish

The Uniform Residential Loan Application and Lender Loan Information documents have been updated to print the Lender Loan No./Universal Loan Identifier field at the top of the document onto a second line, if the first line limitation of 52 characters is insufficient to include all the necessary numbers/letters.

Arizona

Motor Vehicle Title Application-AZ

Updated the *Motor Vehicle Title Application – Arizona* document to include a new logo and revision date of 5/1/2025.

Idaho

Motor Vehicle Title Notification-ID

Updated the *Motor Vehicle Title Notification-ID* form. On page one, the Rev. date has been updated to 5/25. On page two, instructions to mail or bring the application has been extended with the information, that a QR code that has been included on the bottom of the form can now be scanned to access addresses for local county assessor motor vehicle offices.

Maine

Mortgage Closed End

Revised the *Mortgage Closed End* form to revise the Notice to Consumer section that used to be displayed between Other Terms and Signatures so that it won't print anymore as it is only legally required when transaction is made by a loan broker.

Maryland

Assumption Disclosure-MD

Added a new disclosure, *Assumption Disclosure-MD*, to meet the requirements of Maryland's assumable loan rule.

Maryland law now requires conventional home mortgage loans originated by certain financial institutions to be assumable by an existing borrower from another borrower in the event of a divorce subject to qualification and requires lenders to disclose this at application and in the mortgage loan.

Deed of Trust Closed End

New subsection marked with (A) Assumption Upon Decree of Absolute Divorce has been inserted to the 8. Due on Sale or Encumbrance section of the Deed of Trust Closed End to meet the Maryland disclosure requirement.

FNMA FHLMC Deed of Trust

On June 18, 2025, Fannie Mae announced updates to their Maryland security instrument (Form 3021) in response to Maryland Senate Bill 689. A new numbered section named "Assumption upon Decree of Absolute Divorce" has been added to the form.

Minnesota

Mortgage Closed End

The Mortgage Closed End has been revised, so the section Remedies on Default is updated from

"If the Secured Debt is subject to Minn. Stat. § 47.20, subd. 8, Lender will give Borrower written notice of default prior to foreclosure, by certified mail at the address of the Property listed in this Security Instrument or such other address Borrower may have designated to Lender in writing, unless the default consists of the sale of the Property without Lender's consent."

to

"If the Secured Debt is subject to Minn. Stat. § 47.20, subd. 8, Lender will give Borrower written notice of default prior to foreclosure by sending the notice by: (i) first-class mail to the address of the Property listed in this Security Instrument or a different address the Borrower designates in writing to the Lender; or (ii) email or other electronic communication, if agreed to by the Lender and the Borrower in writing. The Lender need not give the Borrower the notice if the default consists of the Borrower selling the Property without the required consent of the Lender."

Minn. Stat. 47.20, subd. 8 requires that a certain notice appears on the Minnesota mortgage, thus Notice section has been updated to disclose how the lender will notify the borrower of any foreclosure action. The updated text notes the possibility of notice delivery through email or electronic communications, if separately agreed to by the parties in writing.

New Jersey

Lock In Agreement-NJ

The New Jersey Lock-In Agreement has been enhanced to include the date when the interest rate was locked. It is placed above the date of Interest rate lock-in expiration date on the form.

New York

What Mortgage Applicants Need to Know-NY

What Mortgage Applicants Need to Know-NY has been introduced in our system for State chartered or licensed entities. New York Assembly Bill 9686 has introduced a new Section 35 (NY CLS Banking Law section 35), mandating the provision of an informational pamphlet titled "What Mortgage Applicants Need to Know" for residential mortgage applicants. It is required to provide this pamphlet to every person applying for a loan secured by a mortgage on residential real estate.

Spanish language version of the document is printed, in case Language Preference Type of the borrower is set to Spanish on the Document Data screen.

The form includes explanatory text and a direct link to the NY State Department of Financial Services website, where multilingual versions of the disclosure are available.

North Carolina

Deed of Trust Closed End

The Deed of Trust Closed End document for the property located in North Carolina, the Future Advance language in the Secured Debt section has been added when the transaction is not a single pay. The new paragraph will be printed when the **Future Advance** checkbox is selected and the **Debts Secured** is set to 'This debt and all other debts Borrower has with this organization' on the document itself.

Attorney Preference Notice

The Attorney Preference Notice has been revised, so that it can be used in North Carolina when the lender is not a Savings and loan association or a Savings bank.

North Carolina Lenders that are Savings and Loan Associations or Savings Banks are required to use the Attorney Insurance Preference Notice-NC.

Oklahoma

Riders

The rider margins for Oklahoma have been updated to 1 inch for the left side, right side, and bottom to meet state recording requirements.

South Carolina

Mortgage Closed End

Mortgage Closed End has been revised, the parcel identification number (a/k/a Tax Map Service Number) is added just below the legal description of the property to assist with recording requirements.

Washington

Foreclosure Prevention Fee Disclosure-WA

Foreclosure Prevention Fee Disclosure-WA has been added to our library after the Washington Senate Bill 5686 added a new section to chapter 61.24 RCW. The Washington State Department of Commerce has created a disclosure document meeting the provision requirements to be provided to the borrower. This new disclosure has a required use date of July 27, 2025.

West Virginia

FNMA FHLMC Deed of Trust

FNMA FHLMC Deed of Trust has been revised, under the Parties section of the form, the address details of the Trustee have been updated to include the ZIP code.

FHA Deed of Trust

The FHA Deed of Trust for the property located in the West Virginia state has been updated to remove the last sentence from the first paragraph which reads "Voluntary prepayments will be applied first to any prepayment charges and then as described in the Note." in the Section - "2. Acceptance and Application of Payments or Proceeds."

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