



Financial & Corporate Compliance

What's New with Documents

ComplianceOne[®] mortgage

October 2025

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What's New

Multistate

Fannie Mae Freddie Mac 1103 Supplemental Consumer

On June 27, 2025, FHA Mortgagee Letter 2025-15 announced that the *1103 Supplemental Consumer Information Form* (SCIF) is no longer required for FHA loan applications. This change is effective immediately. In response, we have updated the selection logic to remove the automatic inclusion of the SCIF on FHA applications. However, we will retain the option for lenders to manually select the form.

To manually select the form, select the option 'Select Fannie Mae Freddie Mac 1103 Supplemental Consumer' under Transaction Data on the Document Data page.

Request for Verification of Deposit

The lender title field has been expanded so content does not get cut off. Previously, the lender title was being cut off when a long title was input.

Alabama

All Deeds and Mortgages

Tuscaloosa County enforces Act 656 of the Alabama Legislature (1973), which requires that all deeds and mortgages recorded in the county include a "Source of Title". To support compliance with this requirement, dedicated data collection fields for Source of Title information were added. The source of title fields for Deed Book and Page were added for property located in Alabama and will print directly below the first page top margin.

Arizona

Motor Vehicle Power of Attorney-AZ

The Arizona Department of Transportation updated their *Power of Attorney* form. The agency logo, website and the revision date have been updated.

Indiana

Motor Vehicle Title Application-IN

The Indiana Bureau of Motor Vehicles updated the *Application for Certificate of Title for a Vehicle*, which is reflected on the revision date of the document as well. Changes include:

- A sentence has been added that explains what an electronic title means.
- Title Format Preference has been added; the user can choose between electronic and paper by choosing from a dropdown directly on the document.

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- Vehicle Color field has been added.

Iowa

Motor Vehicle Title Notification-IA

The Iowa Department of Transportation has updated their *Application for Notation of Security Interest*. Changes include:

- The sentence "Holder of title certificate not already subject to a perfected security interest must present this form and certificate to County Treasurer." has been removed from the top of the document.
- Revision details have been updated in the header and footer.

Kentucky

Insurance Disclosure-KY

The document has been updated to only print the *Financial Institution Disclosures* when the financial institution is offering insurance policies for sale. Previously, this would print in other scenarios. To get the Financial Institution Disclosures section to print on the document, select 'An insurance product is being offered with this transaction' or input products in the 'List the insurance product(s) being purchased' field on the Document Data page under Transaction Data.

Maine

Assignment Of Mortgage

Fannie Mae recently posted on their 2021 Legal Documents News & Updates Archive page, revisions to their Maine *MERS Assignment (Form 3749)* with a revision date of 07/25. Various revisions were made to Exhibit A to reflect recent changes to MERS Rule 2, including updated section references changes to text around MERS references and some grammatical edits.

Montana

Choice of Insurance Notice

Montana House Bill 114 (2025) updates Mont. Code Ann. Section 33-18-501(3), which now requires a disclosure that a borrower's "choice of insurer or insurance producer will not affect the credit decision or credit terms in any way, except that the depository institution may impose reasonable requirements concerning the creditworthiness of the insurer and the scope of coverage affecting the credit decision or credit terms in any way, except that the depository institution may impose reasonable requirements concerning the creditworthiness of the insurer and the scope of coverage."

To account for this new requirement, the language in the *Choice of Insurance Notice* has been updated.

Motor Vehicle Title Application-MT

The Montana Department of Justice updated their *Application for Certificate of Title for a Motor Vehicle*. Changes in the Applicant Section include:

- 'Phone Type' selection has been added with 'Cell', 'Home' and 'Business' as options.
- 'Electronic Notices' selection has been added with 'Opt In' and 'Opt Out' options.
- 'Are you able to receive text messages at this number' selection has been removed.
- 'Contact Preference' selection has been removed.
- Some textual updates and revision date updates took place as well.

Rhode Island

Recordable Documents

The recording margins for all Rhode Island recordable documents have been updated to comply with cities that have city-specific margin requirements.

Virginia

Notice of Intent to Release-VA

The *Notice of Intent to Release-VA* was updated to reflect changes based on Va. Code Ann. Section 55.1-339. The primary changes to the document include text and formatting updates in the "Notice", "Affidavit of Settlement" and "Notice Signature" sections.

Wisconsin

Spousal Consent-WI

Updated the *Spousal Consent-WI* document selection rules to now select when there is a married cosigner, borrower, or guarantor with a non-borrowing spouse, and either that cosigner/borrower/guarantor or their spouse lives in Wisconsin; OR select this form when the spouse should get this form.

As a result, we have removed the requirement that the 'Borrower Treated As Cosigner' option on the *Document Data* page is selected for this document to appear.

Explanation of Personal Obligation-WI

The document selection rules have been revised to more closely follow the requirements of Wis. Stat. Ann. §§ 422.305 and 428.103(1)(b) to avoid overselecting the form when it is not required. The form won't select for a borrower treated as cosigner anymore.

The form will keep selecting if there is an individual cosigner AND the amount financed is \$25,000 or less AND the loan is secured by a first lien mortgage on real property collateral located in Wisconsin, or if there is an individual guarantor, and the amount financed is \$25,000 or less and the loan is subject to the Wisconsin Consumer Act.

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