

Governance, Risk & Compliance

What's New with the Documents

ComplianceOne[®] mortgage

2022.4

Governance, Risk & Compliance

This publication was written for ComplianceOne® mortgage

Publication Information / Version

Document Title: What's New with the Documents

Release Date: 2022 October

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

©2022 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
Agreement to Provide Insurance	1
Application Disclosure	1
Consent Architects Contract Assignment	1
Disbursement Authorization	1
Federal Regulation O Addendum	1
FHA Lender Certification	1
Future Advance Dragnet Closure Letter	1
Inter Vivos Revocable Trust Borrower Affidavit	2
Loan Agreement Construction Consumer	2
Release Party	2
Tangible Net Benefit Worksheet	2
CALIFORNIA	2
Manufactured Housing Power of Attorney-CA	2
DISTRICT OF COLUMBIA	2
Motor Vehicle Power of Attorney-DC	2
GEORGIA	2
Tangible Net Benefit Worksheet-GA	2
KENTUCKY	2
Notice of Material Change in Loan Terms-KY	2
LOUISIANA	3
Collateral Mortgage Note-LA	3
MASSACHUSETTS	3
Mortgage Loan Disclosure-MA	3
Tangible Net Benefit Worksheet-MA	3
MISSOURI	3
Deed of Trust Cover Sheet	3
MISSISSIPPI	3
Lock In Agreement-MS	3
NEW YORK	3
High Cost Loan Disclosure-NY	3
Lien Law Rider to Building Loan Contract-NY	3
Lock In Expiration Notice-NY	3
RHODE ISLAND	4

High Cost Disclosure-RI	4
UTAH	4
Mortgage Loan Sale or Assignment Information-UT	4
VERMONT.....	4
Notice of Secondary Lien-VT.....	4
VIRGINIA.....	4
Notification to Virginia Mortgage Loan Applicants.....	4
WASHINGTON	4
Deed of Trust Closed End.....	4
Mortgage Closed End.....	4

What's New

MULTI-STATE

Agreement to Provide Insurance

The Agreement to Provide Insurance document has been updated with the ability to add lender signature by selecting the **Include Lender Signature on Agreement to Provide Insurance** checkbox and insurance company signatures by selecting the **Include Insurance Company Signatures on Agreement to Provide Insurance** checkbox under Transaction Data accordion on the Document Data page.

Application Disclosure

The Application Disclosure document has been updated with the ability to add lender signature by selecting the **Include Lender Signature on Application Disclosure** checkbox under Transaction Data accordion on the Document Data page.

Consent Architects Contract Assignment

The Consent Architects Contract Assignment document has been updated with the ability to add lender signature by selecting the **Include Lender Signature on Consent Architects Contract Assignment** checkbox under Transaction Data accordion on the Document Data page.

Disbursement Authorization

The Disbursement Authorization document has been updated with the ability to add lender signature by selecting the **Include Lender Signature on Disbursement Authorization** checkbox under Transaction Data accordion on the Document Data page.

Federal Regulation O Addendum

The Federal Regulation O Addendum document has been updated with the ability to add lender signature by selecting the **Include Lender Signature on Federal Regulation O Addendum** checkbox under Transaction Data accordion on the Document Data page.

FHA Lender Certification

The FHA Lender Certification document has been updated with the ability to add lender signature by selecting the **Include Lender Signature on FHA Lender Certification** checkbox under Transaction Data accordion on the Document Data page.

Future Advance Dragnet Closure Letter

The Future Advance Dragnet Closure Letter document has been updated with the ability to add lender signature by selecting the **Include Lender Signature on Future Advance Dragnet Closure Letter** checkbox under Transaction Data accordion on the Document Data page.

Inter Vivos Revocable Trust Borrower Affidavit

The Inter Vivos Revocable Trust Borrower Agreement document has been updated with the text within item (ix) and (x) in the second paragraph of the item 1. Borrower Certification and Borrower Warranties under A. Inter Vivos Revocable Trust sub-section under Additional Covenants section.

Loan Agreement Construction Consumer

The Loan Agreement Construction Consumer document has been updated with the ability to add lender signature by selecting the **Include Lender Signature on Loan Agreement Construction Consumer** checkbox under Transaction Data accordion on the Document Data page.

Release Party

The Release Party document has been updated with the ability to add lender signature by selecting the **Include Lender Signature on Release Party** checkbox under Transaction Data accordion on the Document Data page.

Tangible Net Benefit Worksheet

The Tangible Net Benefit Worksheet document has been updated with the ability to add lender signature by selecting the **Include Lender Signature on Tangible Net Benefit Worksheet** checkbox under Transaction Data accordion on the Document Data page.

CALIFORNIA

Manufactured Housing Power of Attorney-CA

The Manufactured Housing Power of Attorney-CA document has been added to be selected for the Mobile Home property located in California, when the **Select Manufactured Housing Power Of Attorney** checkbox is selected under Collateral section of the Document Data page.

DISTRICT OF COLUMBIA

Motor Vehicle Power of Attorney-DC

The Motor Vehicle Power of Attorney-DC has been added to be selected for the Mobile Home property located in the District of Columbia, when the **Select Motor Vehicle Power of Attorney** checkbox is selected under Collateral section and Power of Attorney Name has been entered under Owner section of the Document Data page.

GEORGIA

Tangible Net Benefit Worksheet-GA

The Tangible Net Benefit Worksheet-GA document has been updated with the ability to add lender signature by selecting the **Include Lender Signature on Tangible Net Benefit Worksheet-GA** checkbox under Transaction Data accordion on the Document Data page.

KENTUCKY

Notice of Material Change in Loan Terms-KY

The Notice of Material Change in Loan Terms-KY document has been updated with the ability to add lender signature by selecting the **Include Lender Signature on Notice of Material Change in Loan Terms-KY** checkbox under Transaction Data accordion on the Document Data page.

LOUISIANA

Collateral Mortgage Note-LA

The Collateral Mortgage Note-LA document has been updated with the ability to add lender signature by selecting the **Include Lender Signature on Collateral Mortgage Note-LA** checkbox under Transaction Data accordion on the Document Data page.

MASSACHUSETTS

Mortgage Loan Disclosure-MA

The Mortgage Loan Disclosure-MA document has been updated with the ability to add lender signature by selecting the **Include Lender Signature on Mortgage Loan Disclosure-MA** checkbox under Transaction Data accordion on the Document Data page.

Tangible Net Benefit Worksheet-MA

The Tangible Net Benefit Worksheet-MA document has been updated with the ability to add lender signature by selecting the **Include Lender Signature on Tangible Net Benefit Worksheet-MA** checkbox under Transaction Data accordion on the Document Data page.

MISSOURI

Deed of Trust Cover Sheet

The Cover Sheet of the Deed of Trust has been updated to provide the ability to add marital status to the Grantor(s) name field for the property located in Missouri.

MISSISSIPPI

Lock In Agreement-MS

The Lock In Agreement-MS document has been updated with the ability to add lender signature by selecting the **Include Lender Signature on Lock In Agreement-MS** checkbox under Transaction Data accordion on the Document Data page.

NEW YORK

High Cost Loan Disclosure-NY

The High Cost Disclosure-NY document has been updated with the ability to add lender signature by selecting the **Include Lender Signature on High Cost Disclosure-NY** checkbox under Transaction Data accordion on the Document Data page.

Lien Law Rider to Building Loan Contract-NY

The Lien Law Rider to Building Loan Contract-NY document has been updated with the ability to add lender signature by selecting the **Include Lender Signature on Lien Law Rider to Building Loan Contract-NY** checkbox under Transaction Data accordion on the Document Data page.

Lock In Expiration Notice-NY

The Lock In Expiration Notice-NY document has been updated with the ability to add lender signature by selecting the **Include Lender Signature on Lock In Expiration Notice-NY** checkbox under Transaction Data accordion on the Document Data page.

RHODE ISLAND

High Cost Disclosure-RI

The High Cost Disclosure-RI document has been updated with the ability to add lender signature by selecting the **Include Lender Signature on High Cost Disclosure-RI** checkbox under Transaction Data accordion on the Document Data page.

UTAH

Mortgage Loan Sale or Assignment Information-UT

The Mortgage Loan Sale or Assignment Information-UT document has been updated with the ability to add lender signature by selecting the **Include Lender Signature on Mortgage Loan Sale or Assignment Information-UT** checkbox under Transaction Data accordion on the Document Data page.

VERMONT

Notice of Secondary Lien-VT

The Notice of Secondary Lien-VT document has been updated with the ability to add lender signature by selecting the **Include Lender Signature on Notice of Secondary Lien-VT** checkbox under Transaction Data accordion on the Document Data page.

VIRGINIA

Notification to Virginia Mortgage Loan Applicants

The Notification to Virginia Mortgage Loan Applicants document has been updated with the ability to add lender signature by selecting the **Include Lender Signature on Notification to Virginia Mortgage Loan Applicants** checkbox under Transaction Data accordion on the Document Data page.

WASHINGTON

Deed of Trust Closed End

The selection rules of the Deed of Trust Closed End document has been updated to select the document when the **Collateral Used for Agricultural Purposes** checkbox is **not** selected under Collateral section on the Document Data page for the property located in Washington state.

Mortgage Closed End

The selection rules of the Mortgage Closed End document has been updated to select the document when the **Collateral Used for Agricultural Purposes** checkbox is selected under Collateral section on the Document Data page for the property located in Washington state.

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.