



Financial & Corporate Compliance

Release Notes

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2025.3

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ARTA Lending Version 2025.3

New Release Best Practices

- Wolters Kluwer encourages users to upgrade promptly.
- Process as many of your work list items as possible prior to upgrading to the new version. Having a minimal number of pending items in Application, Loan Decision, and Loans work lists will help streamline the update.
- Review your templates when indicated in a release note and complete the applicable tasks:
 - Add new documents to applicable templates when new document(s) are added to a release.
 - Remove previous version of the document(s).
 - Remove old versions and add back updated document(s). If a template includes a revised document, remove the document, and then add the document back to ensure the application incorporates the changes.
 - If a drop-down menu item was added or changed, select a different item in the drop-down list, save the template, then reselect the appropriate item.

Release Notes

This Release Notes document provides information about what's new or changed for this ARTA Lending release. You can find the most recent version of the Release Notes on the Compliance Solutions Support portal at <https://wolters-kluwer.my.site.com/ComplianceSolutionsSupport/s/>.

The Release Notes are also available on the Product Download Site (PDS) (<https://compliance.download.wolterskluwer.com/>) on the Help/Documentation screen.

Program Changes

Home Mortgage Disclosure Act (HMDA) Integration Update

Wolters Kluwer has enhanced our communication with HMDA by implementing updated API methods for data transmission. These improvements are behind the scenes, and no changes should be visible to users.

System Requirement Changes

Microsoft Windows Server 2016

ARTA® lending will end support for Microsoft Windows Server 2016

Microsoft's Windows Server 2016 Operating System will be End of Life on January 12, 2027

Wolters Kluwer is moving forward with plans to end operational support for ARTA® lending running on Microsoft's Windows Server 2016 Operating System in **mid-2026**.

Our product team has tested and certified ARTA® lending on Microsoft Windows Server 2019 (64-bit), Microsoft Windows Server 2022 (64-bit), and Microsoft Windows Server 2025 (64-bit). We are looking for your support in upgrading your environments to the supported version by July of 2026.

Microsoft Windows Server 2025

The program has been certified to support Microsoft Windows Server 2025.

Multi-State Document Changes

CA-1 (Corporate Authorization Resolution)

LLC-1 (Limited Liability Company Authorization Resolution)

OA-1 (Resolution of lodge, Association or Other Similar Organization)

SPR-1 (Sole Proprietorship Resolution of Authority)

PR-1 (Partnership Resolution of Authority)

The authorization language has been updated to clarify that the ability to open an account also includes the ability to apply for and utilize related services associated with that account. At the request of customers, a specific power related to online and mobile banking has been added to the authorizations.

Additional changes include:

- Minor formatting improvements, including increased signature field size.
- Corrected page number references throughout the documents.
- Removal of Pennsylvania-specific language where applicable.

SPR-1-CA (Sole Proprietorship Resolution of Authority)

SPR-1-FL (Sole Proprietorship Resolution of Authority)

The authorizations have been updated to clarify that the ability to open an account also includes the ability to apply for and use services associated with that account. Additionally, at the request of customers, a specific power has been added related to online and mobile banking services.

VMP525A (Standard Flood Hazard Determination (VMP525A))

The above form has been updated with a 9/1/2025 revision date to align with the model form. The OMB expiration date has been extended to 02-28-27.

In "**Section I - Loan Information**", the heading labeled "**Description**" has been updated to "**Collateral Description**". Additionally, minor formatting changes have been made throughout the form.

VMP9045T (Request for Transcript of Tax Return)

The above form was revised to align with the model form with a 4-2025 revision date.

Changes include:

- In Section 3, the parenthetical has been updated to include " or inmate no".
- Also, content changes have been made in Section 6a, and in the General Instructions under Line 3.

State-Specific Document Changes

Indiana

REG-O-ADD (Federal Regulation O Addendum)

In 2020, Indiana Code § 28-7-1-17.2 was amended to explicitly incorporate Regulation O (12 CFR § 215) into state law. This legislative change made federal insider lending restrictions directly applicable to Indiana state-chartered credit unions. As a result, credit unions are now required to follow the same rules as member banks regarding extensions of credit to officers, directors, supervisory committee members, and their related interests.

To support this update, selection rules were revised to automatically apply the Indiana-specific form for credit unions. This ensures consistent compliance with Regulation O under state law.

Iowa

AGCO-RESI-IA (Open-End Real Estate Mortgage)

ASMT-RENT-IA (Assignment Of Leases And Rents Commercial or Agricultural IA)

MMOD-IA (Modification of Open-End Mortgage)

OCP-REMTG-IA (Mortgage with Future Advance Clause)

RE-MTG-IA (Mortgage with Future Advance Clause)

SUB-LLSB-IA (Landlord Lien Subordination Agreement)

The above forms have been revised. Franklin County, Iowa, now requires that a phone number be included in the "**Return To**" section for recordable documents. To ensure compliance with this county-specific requirement, the organization's phone number will be incorporated into the "**Return To**" section for Iowa transactions. Additionally, the **Signature** and **Acknowledgement** sections have been slightly reformatted.

Note

The **OCP-REMTG-IA** is the only form with a revision date of 9/1/25, while all the other documents have an 8/1/25 revision date.

Additional Changes

AGCO-RESI-IA (Open-End Real Estate Mortgage)

ASMT-RENT-IA (Assignment Of Leases And Rents Commercial or Agricultural IA)

On the **AGCO-RESI-IA** and the **ASMT-RENT-IA**, the seal language has been removed.

MMOD-IA (Modification of Open-End Mortgage)

Signature lines for a fourth borrower and a **Signature Addendum** checkbox have been added.

OCP-REMTG-IA (Mortgage with Future Advance Clause)

Two additional signers' fields have been added to the form.

RE-MTG-IA (Mortgage with Future Advance Clause)

- Two additional signers' fields have been added
- The form size has changed from legal (8.5x14) to letter (8.5x11)
- The total number of pages has increased from 5 to 10

OCP-REMTGMIA (MERS Mortgage with Future Advance Clause-Iowa)

VMPC665IA (MERS Mortgage with Future Advance Clause)

The OCP-REMTGMIA (Open-end Mortgage with MERS) (IA) has been added to the product and has replaced the previously used VMPC665IA (MERS Mortgage with Future Advance Clause) form.

Franklin County, Iowa, now requires that a phone number be included in the "**Return To**" section for recordable documents. To ensure compliance with this county-specific requirement, the organization's phone number has been incorporated into the "**Return To**" section for all Iowa transactions.

VMP995WIA (Assignment of Mortgage-Iowa)

ASSIGN-IA (Assignment of Mortgage)

The VMP995WIA (Assignment of Mortgage-Iowa) has been added to the product and has replaced the previously used ASSIGN-IA (Assignment of Mortgage) form.

Franklin County, Iowa, now requires that a phone number be included in the "**Return To**" section of recordable documents. To ensure compliance with this county-specific requirement, the organization's phone number has been incorporated into the "**Return To**" section for all Iowa transactions.

NOTE

If a "**Return To**" phone number is manually entered, that number will be printed.

Minnesota

OCP-REMTG-MN (Open End Credit Real Estate Mortgage - Minnesota)

The above form has been revised to remove the **Lender Signature** section.

Montana

MV-1-MT (Application for a Certificate of Title for a Motor Vehicle - Montana)

The above form was revised to match the model form with a revision date of 12/24.

Changes included:

- In **Section A** (Applicant section), new fields for "**Phone Type**", "**Electronic Notices**" have been added.
- In **Section B** (Vehicle section), **Truck ton options** and **Motorcycle information** were removed.
- In **Section C** (Is there a security interest or lien against this vehicle), for the field labeled, "**DL/FEIN/Tribal ID/Corp ID**", "**ELT**" has been added.
Additionally, these fields were removed:
 - **Date of First Security Interest, Amount, Date of 2nd Security Interest**
 - **Amount**
 - **2nd Lienholder Information and address.**
- Reorganization of fields in **Section D (Odometer/Statement of Sale section)**, **Section E (Applicant's Acknowledgement)** and **Dealer information** and **Date** fields were removed.
- Other minor changes have been made throughout the form as well.

MV-2-MT (Security Interest Processing Application)

The above form was revised to match Montana Motor Vehicle Division form MV81B with a revision date of 3/1/2025.

Changes included:

- The website address was updated in the top right-hand corner of the document.
- Checkbox language was added regarding a physical title request.
- Checkbox language was added regarding receiving text messages and contact preferences.
- The secured party's contact name, email, and ELT number have been added.
- The amount of security interest has been removed.

MV-2A-MT (Security Interest Processing Assign/Transfer/Force)

The above form was revised to match the model form with a revision date of 7/1/2025.

Changes included:

- **ELT (Electronic Lien and Title)** has been added throughout the form.
- The website address was updated in the top right-hand corner of the document.
- In the **ASSIGN/TRANSFER** section, **Physical Title Request** was added with a checkbox to request a physical title.

South Carolina

MV-1-SC (Motor Vehicle Title Application)

The above form was revised to match the model form with a revision date of 7/2025. There is a new layout for this document and each section was revised and consolidated from A- M to sections 1 - 4.

Changes include:

- At the top of the form, "**PO Box 1498**" has been removed.
- **Section 1**
 - A new checkbox for **Plate Transfer** has been added.
 - In the **Title Specific Information** section, a new checkbox for **Record Transfer on Death** has been added.
 - The **Update Address** fields were removed and a new section for **Update Voter Registration** was added.
 - New fields for **Fuel type** and **Low Speed Vehicle** were added.
- **Section 2**
 - The **Purchase Information** section was updated to include language and a new field regarding gross capitalized cost.
- **Section 3**
 - A new field for **New Gross Vehicle Weight** was added.
- **Section 4** contains the Donor and Owner Signature information.
 - On page 2, a new section for the **Trade-In Vehicle Identification Number** has been added. Also, at the bottom of **Section 4**, content regarding electronic or digital signatures has been added. In the **DMV Use Only** section, changes to the **Plate Number** were made to include a check box for **SP-45**.

South Dakota

MV-1-SD (Motor Vehicle Title Application) (SD)

The above form was revised to align with the model form with a revision date of 7/1/2025.

Changes include:

- In **Section B**, titled "**Vehicle/Boat Information**", a new section for "**Wheels**" and "**Trailer**" have been added.
- The parenthetical for "**Odometer**" has been updated to reflect "**2011 or newer**".
- In **Section F**, titled "**Motor Vehicle/Boat Purchase Information**", the tax-exempt language has been updated.
- In addition, the "**Title Fee**" has been updated to include a "**Tech Fee**", and the amount has been increased to "**\$12.00**".

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