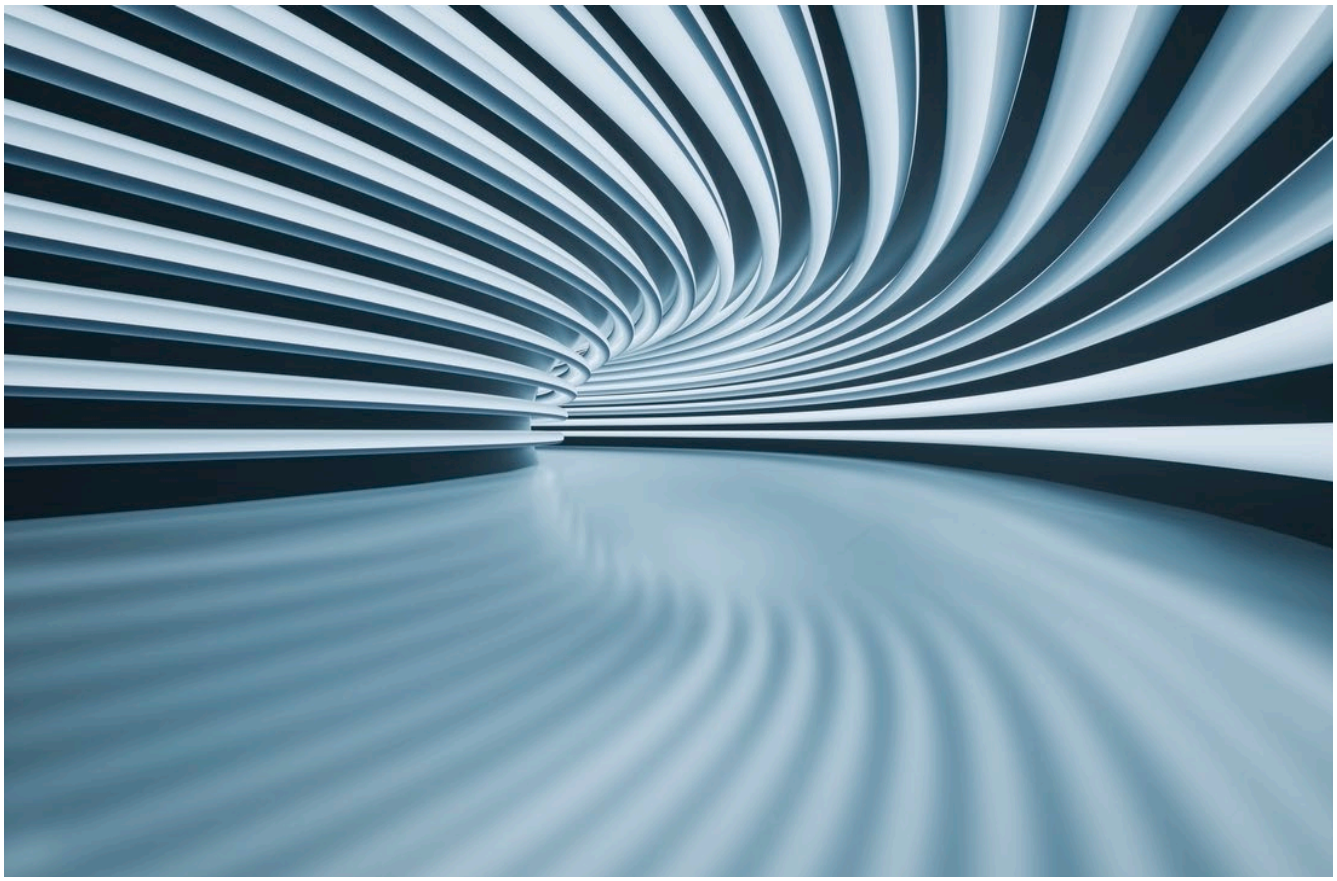


Financial & Corporate Compliance

Release Notes

ARTA Lending™ Commercial Lending

2026.2

Wolters Kluwer

Financial & Corporate Compliance

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Contents

Release Notes **4**
Best Practices 4
System Requirement Changes **4**
Microsoft Office 4
Program Changes **5**
Multi-State Document Changes 5
Business Purpose Statement 5
IRS Form 4506 (Request for Copy of Tax Return) 5
State-Specific Document Changes 6
Alabama 6
Colorado 6
Iowa 7
Louisiana 7
Maryland 7
Michigan 8
Minnesota 8
New Jersey 9
Virginia 9

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Release Notes

ARTA Lending™ Commercial Lending 2026.2 introduces program and content changes introduced in the application.

Documentation for ARTA Lending is available for download on the Compliance Solutions Support portal as well as the Wolters Kluwer Product Download site.

- https://wolters-kluwer.my.site.com/ComplianceSolutionsSupport/s/
- https://compliancedownload.wolterskluwer.com/ (available in Help)

Note: To gain access to the Product Download Site, please reach out to your institution's assigned administrator and they will be able to grant you access.

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.

System Requirement Changes

The following includes changes to the required and recommended software and hardware system requirements.

Microsoft Office

To ensure compatibility and continued support, your environment must be running **one of the following supported Microsoft Office** versions:

- Microsoft Office Professional 2021
- Microsoft Office Professional 2024
- Microsoft Office 2021
- Microsoft Office 2024

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- Microsoft Office LTSC Professional Plus 2024 (32-bit)
- Microsoft Office LTSC Standard 2024 (32-bit)

Note: Microsoft Office LTSC (Long-Term Servicing Channel) is the non-cloud, perpetual version of Microsoft Office.

Program Changes

Multi-State Document Changes

Business Purpose Statement

Revised the *Business Purpose Statement* form to now accommodate multiple signers. As part of this revision, the form was modified so that:

- A second signature block has been added to the document.
- A new checkbox option “Refer to the attached Signature Addendum for additional parties and signatures.” was added that, when selected, enables multiple signers.
- The text “This Business Purpose Statement may be executed in counterparts, each of which shall be an original, but all of which shall constitute one document.” appears after the numbered statements in the form.

With this change, the revision date was updated to 1/1/2026.

IRS Form 4506 (Request for Copy of Tax Return)

Updated I*RS Form 4506*, *Request for Copy of Tax Return*, to reflect the latest IRS revision date of April 2025 (4-2025). This update ensures that customers have access to the current version of the form when requesting copies of tax returns.

In addition to the revision date change, the IRS made several content updates.

- On page 1 of the form, in the **Tip** paragraph, the “Note” text was revised to include minor text changes.
- On page 1 of the form, line 3 was updated to include inmate numbers in the address example.
- On page 2 of the form, in the Specific Instructions section, line 3 was revised to now include additional guidance regarding inmate identification numbers, names, and addresses.

These updates align the form with current IRS requirements and guidance, helping ensure accurate completion and submission of Form 4506.

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State-Specific Document Changes

Alabama

UCC1FISLAZ-AL (Effective Financing Statement Initial Filing Instructions)

Updated Uniform Commercial Code (UCC) form *UCC1FISLAZ-AL* is now available with revised jurisdiction-specific content and updated revision dates.

- Updated with a revision date of March 1, 2026.
- The *Product Code Table* has been reorganized into alphabetical order to improve usability and consistency.

These updates ensure the forms align with current jurisdiction requirements and model forms while improving clarity and ease of use for Alabama filing instructions.

Colorado

MV-1-CO (Application for Certificate of Title)

Revised the MV-1-CO–*Application for Certificate of Title* form to follow the model form with a revision date of 4/1/2025. As part of this revision, the form was reformatted with several fields being added, removed, or move within the form. The more notable changes include:

- Removed the **Second Lienholder** fields.
- Removed the **Joint Tenancy with Rights of Survivorship Acknowledgement of Intent** section.
- Added new **Yes/No** checkbox options to identify if the separate DR 2383 was filled out.
  - Reference: DR 2383 (https://dmv.colorado.gov/sites/dmv/files/documents/DR2383.pdf)
- Added the following fields:
  - **Odometer Reading and Indicator**
  - **GVW and GVWR**
  - Checkbox options for **commercial vehicles**, **Hazmat**, and **Registrant Only**.
  - **DOT number and EIN**
- Replaced the **Owner Four** section (page 2) with a **Keep Colorado Wild** section. Checkbox options labeled '**Yes**' and '**No**' were added so the owner can opt in to the Colorado Parks and Wildlife **Keep Colorado Wild Pass**.
- Removed checkbox options for **Commercial Use**, **Snowmobiles**, and **DR 2421**.

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Iowa

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

Updated the *RE-MTG-IA* form to correct a field alignment issue occurring within the **NMLS ID information** fields (page 10). Previously, the generated text was misaligned. With this update, the following fields display properly with all text fitting correctly within each field.



- Loan Origination Organization
  - NMLS ID
- Loan Originator
  - NMLS ID

Louisiana

Uniform Commercial Code (UCC) Forms

Revised Uniform Commercial Code (UCC) forms for Louisiana are now available with updated revision dates. Both forms were modified to align with the current model forms with the revision date updates to March 1, 2026.

- UCC3F-LAZ-LA (Uniform Commercial Code/Effective Financing Statement Amendment)
- UCC3FINLZ-LA (Effective Financing Statement Amendment Instructions)

Maryland

VMP502MD (Assumption Disclosure-MD)

NEW…Added the *VMP502MD* (Assumption Disclosure-MD) in response to Maryland Financial Institutions Code (Md. Code Ann., Fin. Inst. Sections 5-514, 6-606.1, and 11-522). Maryland law 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.

Real Estate Note and Deed of Trust – Maryland Forms

Updated the *Real Estate Note* and Deeds of Trust forms to align with changes based on Maryland Financial Institutions Code (Md. Code Ann., Fin. Inst. Sections 5-514, 6-606.1, and 11-522). 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.

- REN-MD (Real Estate Note)
- RE-DT-MD (Real Estate Deed of Trust - Maryland)
- OCP-REDT-MD (Open End Credit Real Estate Deed of Trust - Maryland)

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The revision date was updated to 6/1/2025 and the following changes applied:

- OCP-REDT-MD
  - Changed the second to the last sentence to read: This right is subject to the restrictions imposed by applicable law.
  - Added a new Section 8 with a new text paragraph.
- RE-DT-MD
  - Changed the second to the last sentence to read: This right is subject to the restrictions imposed by applicable law.
  - Added a new Section 10 with a new text paragraph.
- REN-MD
  - Added a new sentence at the end of the Assumption paragraph that reads: *However, you will not exercise this option if such exercise is prohibited by applicable law*.

Michigan

MV-1-MI (Application for Michigan Vehicle Title)

Updated the *MV-1-MI* form to align with changes published by the State of Michigan. The revision date was changed to 3/2021 with other changes to the form including:

- Replaced the *Fee Category* with a **new** "Base MSRP" field.
- Updated the "Weight" label to read "Empty Weight" on the form.
- Added "Lien Code ID" to the *Secured Party* section.

Minnesota

Disclosure and Security Agreement

Updated validation warning messages to reflect revised Minnesota Loan Administrative Fee thresholds effective July 1, 2026. The indexed dollar amounts established under the Minnesota Regulated Loan Act (Chapter 56) and the Minnesota Consumer Credit Code (Section 47.59) have increased effective 7/1/2026.

As a result, the maximum closed-end loan amount eligible for a Loan Administrative Fee has increased from $8,208 to $8,640. This is the maximum closed end loan amount on which a bank is allowed to charge the fee. Loans exceeding this threshold remain subject to Minnesota requirements regarding fee refunds when the loan is paid off early.

- *NDaS-SI-MN* (Simple Note, Disclosure and Security Agreement – Minnesota)
- *NDaS-VSI-MN* (Variable/Simple Note, Disclosure and Security Agreement – Minnesota)
- *NDaS-VSIF-MN* (Variable/Simple Note, Disclosure and Security Agreement – Minnesota)

AGCORESIO-MN (Agricultural/Commercial Real Estate Security Instrument- Minnesota)

Bug 969852

Corrected an issue in which the prior revision did not incorporate all updates included in the 6/1/2025 (2506) version of the form. Specifically, updates to the *Notary* section on the final page were omitted. The document has been updated to reflect the complete 6/1/25 (2506) revision.

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New Jersey

MV-1-NJ (Application for Certificate of Ownership)

PBI 929031

Updated the *MV-1-NJ* form to align with changes published by the New Jersey Vehicle Commission to the New Jersey *Universal Title Applications*, form *OS/SS-UTA*. The revision date was updated to *9/25* and the following changes were applied:

- Included new additional language beneath the document title to provide guidance on scheduling an appointment online.
- Added new supporting document checkboxes in the *Information* section, including: 1) Original Documents, 2) Originals or Certified Copies, and 3) Photocopies, Faxes, or Scans.
- Removed references to submitting supporting documents in person in the *Information* section.
- Applied several minor revisions throughout the form.

RE-MTG-NJ (Closed End Real Estate Mortgage)

Updated the *RE-MTG-NJ–Closed End Real Estate Mortgage –New Jersey* form to remove duplicate language in the **Environmental Laws and Hazardous Substances** section and replace it with the correct language. In addition, the revision date was updated to 4/1/2026.

Virginia

RE-DT-VA, OCP-REDT-VA (Deed of Trust)

Updated the *RE-DT-VA* and *OCP-REDT-VA* forms to align with changes based on Virginia Code 6.2-419 (*Disclosure of terms of assumption*). Virginia law 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.

The revision date was updated to 3/1/2026 and the following changes applied:

- On the *RE-DT-VA*, a new Section 10 paragraph - *Assumption upon Decree of Annulment or Divorce* - was added and all subsequent sections renumbered.
- On the *OCP-REDT-VA*, a new Section 8 paragraph - *Assumption upon Decree of Annulment or Divorce* – was added and all subsequent sections renumbered.

VMP502VA (Assumable Upon Divorce Disclosure-VA)

Added the VMP502VA *Assumable Upon Divorce Disclosure-VA* form for use by lenders within three days of application in Virginia. This form was developed in response to **Virginia Code § 6.2-419**, which requires certain conventional mortgage loans originated by specified financial institutions to be assumable by an existing borrower in the event of annulment or divorce, subject to qualification.

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