



Financial & Corporate Compliance

Release Notes

ComplianceOne® Solution

2026.1

Financial & Corporate Compliance

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Welcome

ComplianceOne eases the management of your loan and account transactions and data. As a single, integrated solution, ComplianceOne provides a seamless transition from your administrative functions and line-of-business documentation directly to one database. Plus, you have up-to-date industry-leading Bankers Systems compliance content embedded.

Product Download Site

The current ComplianceOne release is now available. 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. An email will be sent to the administrator when the product is available for download.

Release Notes

This Release Notes document provides information about what's new or changed for this ComplianceOne Solution 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.

Refreshing Templates

Important

Some of the changes in this release might require you to update your templates to incorporate these latest changes. Please keep your templates in mind as you read these release notes.

Backup and Restoration Guide

The above guide is available on the Wolters Kluwer support website: <https://wolters-kluwer.my.site.com/ComplianceSolutionsSupport/s/>

Administration

Administration/Lending/Document/XX Document Policy

Optional Documents

Based on customer requests, the checkbox that is used to determine if the user wants the Appraisal Report Delivery Waiver to apply when applicable has been updated to read:

Autoselect the Appraisal Report Delivery Waiver when Appraisal Notice is required by applicable Regulation B rules or Regulation Z HPML rules.

Lending Legal Description Report

Previously, it was reported that the **Lending Legal Description** report would preview and print correctly but saving it as a CSV file resulted in only the header being exported. The program has been updated, and the issue has been resolved.

System Requirement Changes

Microsoft SQL Server 2016 – End of Life

As you may be aware, Microsoft's SQL Server 2016 Database will be End-of-Life on July 14, 2026. Microsoft will no longer provide security updates or bug fixes for this software after the End-of-Life date.

Beginning with the **2026.1 release**, Wolters Kluwer will no longer be supporting **Microsoft SQL Server 2016** for *Dynamic Document Solutions Lending* environments.

Our product team has tested and certified ComplianceOne® Solutions on Microsoft SQL Server 2019 and Microsoft SQL Server 2022. See the latest version of the system requirements for more details. We are looking for your support in upgrading your environments to a supported version.

Microsoft Windows Server 2016 – End of Life

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 ComplianceOne® Solutions running on Microsoft's Windows Server 2016 Operating System in **mid-2026**.

Our product team has tested and certified ComplianceOne® Solutions 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.

Interface Release Notes

Consumer Online Application Commercial Borrower Portal

Reviewer Portal

The **Reviewer Portal** automatically purges application history after 180 days for in-progress or incomplete applications, and after 120 days for completed applications.

Home Mortgage Disclosure Act (HMDA) Integration Update

Previously, an issue was identified where the **Agency Code** in *ComplianceOne Lending* was not exporting to the *HMDA Wiz* portal. This has been corrected, and the **Agency Code** now exports as expected.

Deposit – Only Program Changes

No changes for this release.

Lending–Only Program Changes

Lending Reference Help

No changes to this release.

ComplianceOne Solution Help

Document Policy > Optional Documents

The Help Text has been updated with the following wording to clarify when the document can be used.

Autoselect the Appraisal Report Receipt when Appraisal Notice is selected. When checked, the Appraisal Report Receipt will be autoselected whenever the Appraisal Notice is required by applicable Regulation B rules or Regulation Z HPML rules.

Autoselect the Appraisal Report Delivery Waiver when Appraisal Notice is selected. When checked, the Appraisal Report Delivery Waiver will be autoselected whenever the Appraisal Notice is required by applicable Regulation B rules or Regulation Z HPML rules.

Multi-State Deposit Documents Changes

Certificate of Deposit (CD-GEN-LAZ)

Certificate of Deposit - Paying Interest (CD-INT-LAZ)

Certificate (Term Share) - Paying Dividends (CD-DIV-LAZ)

Certificate (Term Share) - Paying Dividends (CD-LAZ-XX) (CA, NY)

Certificate of Deposit Receipt - Bank (CDREC-BK-LAZ)

Certificate of Deposit - Receipt (CD-REC-LAZ)

Certificate Receipt (Term Share) (TS-REC-LAZ)

Variable/Fixed Rate Time Certificate of Deposit (VFRCD-LAZ)

7/31 Certificate of Deposit (7/31-CD-LAZ)

The above forms have been updated with a revision date of 2/1/2024.

Additionally, as part of the 2022 UCC Amendments, UCC Article 1, the definition of "Conspicuous" has been revised to emphasize whether or not it is "conspicuous" depends on the "totality of the circumstances." Existing Article 3-104(d) requires that a negotiable instrument contains a conspicuous statement indicating that the negotiable instrument is not negotiable. Minor changes have been made to several of our Certificates to ensure that language indicating the certificate is not negotiable is conspicuous.

Note:

New York does not include the uniform provision regarding a conspicuous statement, and therefore, New York documents will not be updated for that.

Additional Changes

[Certificate of Deposit \(CD-GEN-LAZ\)](#)

[Certificate of Deposit - Paying Interest \(CD-INT-LAZ\)](#)

[Certificate \(Term Share\) - Paying Dividends \(CD-DIV-LAZ\)](#)

[Certificate \(Term Share\) - Paying Dividends \(CD-LAZ-XX\) \(CA, NY\)](#)

The language was revised to clarify that any reference to separate terms and conditions refers to the account terms and conditions.

Withholding Certificate for Nonperiodic Payments (IRA-W-4R-LAZ)

The above form has been revised to reflect the **IRS Form W-4R** for **2026**. The Marginal Rate Tables were updated to reflect the IRS' 2026 income dollar amounts and applied the new amounts to Examples 1 and 2 on pages 2–3 of the form.

Written Statement of Unauthorized Electronic (ACH) Debit

The above form has been revised. The **Statements** section has been redesigned to more closely follow the NACHA sample form, and text included in the **ACH Bulletin #1-2023** regarding misrepresenting whether a transaction was authorized has been added to the **Signature** section.

Multi-State Lending Documents Changes

Private Education Loan Approval (PPELAPPROVAL)

The above form has been updated with a revision date of 1/1/2025. The web address has been changed to www.studentaid.gov.

Right Of Rescission

The introductory section of this document previously displayed the note date for all transaction types. This has been updated to provide more accurate information:

- For new transactions, refinances, and renewals: the document now continues to display the date of the current transaction.
- For modifications: the document now correctly displays the date of the original credit agreement being modified, rather than the date of the modification itself.

This change ensures that the introductory language accurately reflects the applicable agreement date for each transaction type.

Universal Credit Application (UCA)

Previously, in the **For Creditor Use** section, when ALL CAPS were used in the **Creditor Received By** field in Data Entry, the person's last name did not print. This has been corrected, and both the first and last names now print correctly on the **UCA**.

Multi-State Lending and Mortgage Documents Changes

No changes for this release.

State-Specific Deposit Document Changes

Oklahoma

Terms and Conditions (TC-CU-OK)

Contingent POD Beneficiary for Credit Unions - Oklahoma (CTPODBENCUOK)

Dynamic Terms and Conditions

Changes were made to address the amended requirements for payable on death accounts held at credit unions. In the **Ownership of Account and Beneficiary Designation** specific to "**REVOCABLE TRUST OR PAY-ON-DEATH ACCOUNT**", the language for credit unions was updated so that it aligns with the existing language that prints for banks. The new requirements can be found in 2025 OK HB 2080, effective November 1, 2025.

Note

If you have chosen to enable customization, you should revisit any customized text as it will need to be manually changed to reflect the intended language. Also, the Table of Contents is considered customized text so changes will need to be made unless a new policy is created.

Wyoming

Multi-Purpose Multi Party Signature Card (MPMP-LAZ-WY)

Credit Union-Multi Purpose Multi Party Signature Card (MPMPLZCU-WY)

The above forms have been revised. Changes include:

- A new ownership option has been added to the signature card: **Joint Account – As Spouses in a Tenancy by the Entirety**.
- Existing joint ownership options have been updated to clarify that they are not held as a **Tenancy by the Entirety**.
- The headers in the information fields have been updated to **Individual Information** and **Non-Individual Information**, replacing the previous “owner/signer information” labels. This change was made to support broader relationship types. Specifically, the **Relationship** field can now include roles such as **Trusted Advisor**, who may not be an owner or a signer.

Multipurpose Signature Card (MP-SC-C1)

Multipurpose Certificate/Signature Card (MP-CDSC-C1)

Multipurpose Receipt/Signature Card (MP-RCSC-C1)

The above forms have been updated, with specific revisions made to the **Ownership of Account** section.

- When **Joint - With Survivorship** (and not as a tenancy by the entirety or as tenants in common) is selected, the language below is printed in the **Ownership of Account** section.

Joint - With Survivorship (and not as a tenancy by the entirety or as tenants in common) (The terms of various ownership options are described in the account Terms and Conditions.)

- When **Joint - No Survivorship** (as tenants in common and not as a tenancy by the entirety) is selected, the language below is printed in the **Ownership of Account** section.

Joint - No Survivorship (as tenants in common and not as a tenancy by the entirety) (The terms of various ownership options are described in the account Terms and Conditions.)

- When **Joint Account-As Spouses in a Tenancy by the Entirety** is selected, the language below is printed in the **Ownership of Account** section

Joint Account-As Spouses in a Tenancy by the Entirety (The terms of various ownership options are described in the account Terms and Conditions.)

Terms & Conditions Disclosure (TC-CU-WY) (TC-WY)

Terms & Conditions Disclosure (TC-CU-WY) (TC-WY) (dynamic)

The above forms have been revised. We added a term to support the following ownership option in Wyoming: **Joint Account - As Spouses in a Tenancy by the Entirety**. The language for the other Wyoming joint ownership options was also updated to clarify that they are "**not as a Tenancy by the Entirety**".

Note

If you have chosen to enable customization, you should revisit any customized text as it will need to be manually changed to reflect the intended language. Also note, the Table of Contents is considered customized text so changes will need to be made unless a new policy is created.

Transitional Ownership Document (MV-TOD-WY) (WY)

The above form has been updated to align with the Wyoming **Model Form MV-141** (revision date 05/22). This update includes numerous hardcoded text changes throughout the document.

State-Specific Lending Document Changes

Connecticut

Flood Insurance Disclosure (CT)

The above form has been added to inventory. Section 2 of Public Act 25-33 requires a creditor to notify a mortgage loan applicant, at least 10 days before closing, that standard homeowners' insurance policies don't cover flood damage and to consult an insurance provider.

Indiana

Title Application (IN) (MV-1-IN)

The above form has been revised with a 7/1/2025 revision date to align with the model form. At the top of the form, language regarding electronic titles has been added. Also, new checkboxes have been added for **Title Format Preference** and a new field for **Vehicle Color**.

Kansas

Notice of Lien (KS) (MV-2-KS)

The above form has been revised to match the model form with a revision date of 4/1/2023.

The Kansas Department of Revenue mailing address and website address have been updated to:

Kansas Department of Revenue, Division of Vehicles, T&R / Processing Team, 300 SW 29th St.,
Topeka, Kansas 66611

<http://www.ksrevenue.gov/dovelien.html>

Additionally, the sentence directly above the **NOTICE OF SECURITY INTEREST FILING INSTRUCTIONS** has been updated to read:

A letter will be sent to the lien holder to inform them when a Kansas title has been applied for and their lien is applied to the title record.

Louisiana

Title Application (LA) (MV-1-LA)

The above form has been revised to follow the model form with a revision date of 10/1/2025.

Changes include:

- Language pertaining to the "Yes" and "No" checkboxes regarding residency within the corporate limits of a municipality, special tax district, or ward has been removed.
- The section at the bottom of page one referencing **Tax Penalty and Interest** has been revised. It now directs users to **Section 4, Policy 55.00, Penalty and Interest** for further information.

Maryland

Notice Of Lien-Boat (MD)(BTA-2-MD)

The above form has been revised with a 10/1/25 revision date to match the model form. The **Title Fee** has increased to \$20.00. Additionally, the names of **Owner #1**, **Owner #2**, and the **Secured Party** will now be printed under the signature lines.

North Dakota

Title Application (ND) (MV-1-ND)

The North Dakota Department of Transportation, Motor Vehicle updated their **Application for Certificate of Title & Registration of a Vehicle, Form SFN 2872**. As a result, the above form was revised to follow the model form.

Changes include:

- A new checkbox has been added for **IRP/Prorate**.
- A field was added to collect the **Account Number**.
- **E-signature** fields were removed from the form
- New language regarding spousal transfers due to divorce has been added at the end of the **Tax Exemption** section on page 2.

Oklahoma

Lien Entry Form (OK) (LEFLZ-OK)

The above form has been updated with a revision date of 12/1/2025 to match the model form.

Notable changes include:

- The Service Oklahoma form header has been updated.
- The '**Total Amount Paid to Service Oklahoma with this Form**' amount field has been removed.
- The form has been reformatted, and field name labels are now listed above the field instead of below.

Financing Statement-Farm Products Continuation (OK)

Modification transaction with Released Livestock Collateral in Oklahoma

Previously, it was reported that when generating documents for a **Modification with Released Livestock Collateral** in the state of Oklahoma, an error was being received. An update has been made, and this issue has been corrected.

Pennsylvania

Notice of Lien (PA) (MV-1A-PA)

The above form has been updated to the 4/1/2025 revision. The logo and QR code were updated at the top of the form.

Tennessee

Title Application (TN) (MV-1-TN)

The above form has been revised to match the model form with a revision date of 2/1/24.

Changes include:

- On page 2, the web address for a listing of county clerk contact information and locations was updated to:
 - <http://www.tn.gov/revenue/title-and-registration/county-clerks-locations>.
- Additionally, the title fee increased from \$11.00 to \$14.00.

Vermont

Notice of Lien (MV-1A-VT)

The above form has been revised to follow the model form with a revision date of 10/1/2024. Minor updates were made to the language above the **Vehicle/Vessel** section, along with a revision to the signature area layout.

Instructions to Application for Title Motor Vehicle VT (MV-1-INS-VT)

The above form has been revised to follow the model form with a revision date of 10/1/2024.

Changes include:

- On page 3, minor text changes have been made in the **Federal Heavy Vehicle Use Tax** section.
- On page 4:
 - The **Other Fuel** amounts have been updated.
 - A new section has been added regarding motor vehicle warranty fee.
 - The diesel amount has been increased in the **Two-Year Registration** column for **the Special Purpose Vehicles Category**.
 - The **ATV** type has been revised to remove "N/A" from **Electric and Other Fuel** columns and replaced with the verbiage "**all fuel types**".
- On page 5, the "**Other**" amount fee has been increased in the **Truck Registration Fees** section for the loaded weight up to 6,099.
- Other minor changes have been made throughout the form as well.

Wyoming

Title Application (MV-1-WY) (WY)

Previously, the **Body Type** field did not save correctly in data entry when completing the form for Boat, Sportscraft, or Trailer collateral. This issue has been resolved, and the **Body Type** value now saves as expected.

State-Specific Lending and Mortgage Document Changes

Iowa

Recording Information Summary

The above form has been updated to include the following information:

- The name and address of the taxpayer, if applicable.
- A reference to the property address,
- A document or instrument number, if applicable.

These changes were made to comply with Iowa Code § 331.606B(2) and (3).

Virginia

Notice Of Intent To Release (VA) (VMP4040AVA)

The above form has been updated to follow the model text.

The old statute the form was based on was repealed in 2019 and replaced with Va. Code Ann. § 55.1-339. With this change, minor updates were made to the model text.

West Virginia

Statement Of Lien (WV)

The above document was updated to print the **property being released language** only when users enter a release date in data entry. Previously, the language printed regardless of whether property was being released or not.

Wisconsin

Title Application (WI) (MV-1-WI)

Instructions to Application for Title Motor Vehicle WI (MV-1-INS-WI)

The above form has been updated with a revision date of 10/1/2025 to align with the model form. Notable changes include:

- At the top of page 1, new checkboxes have been added for **MFR Buyback, For Hire, and Title Only IRP**.
- In **Section E - Fees**, a **License Plate Issuance Fee** has been added.
- The **Title Fee** increased to \$214.50.
- The **Light Truck 8,000 pounds** fee increased to \$116.60.
- On the instructions, the **Local Sales Tax** section and **Gross Weight Fee Schedule** have been updated.

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