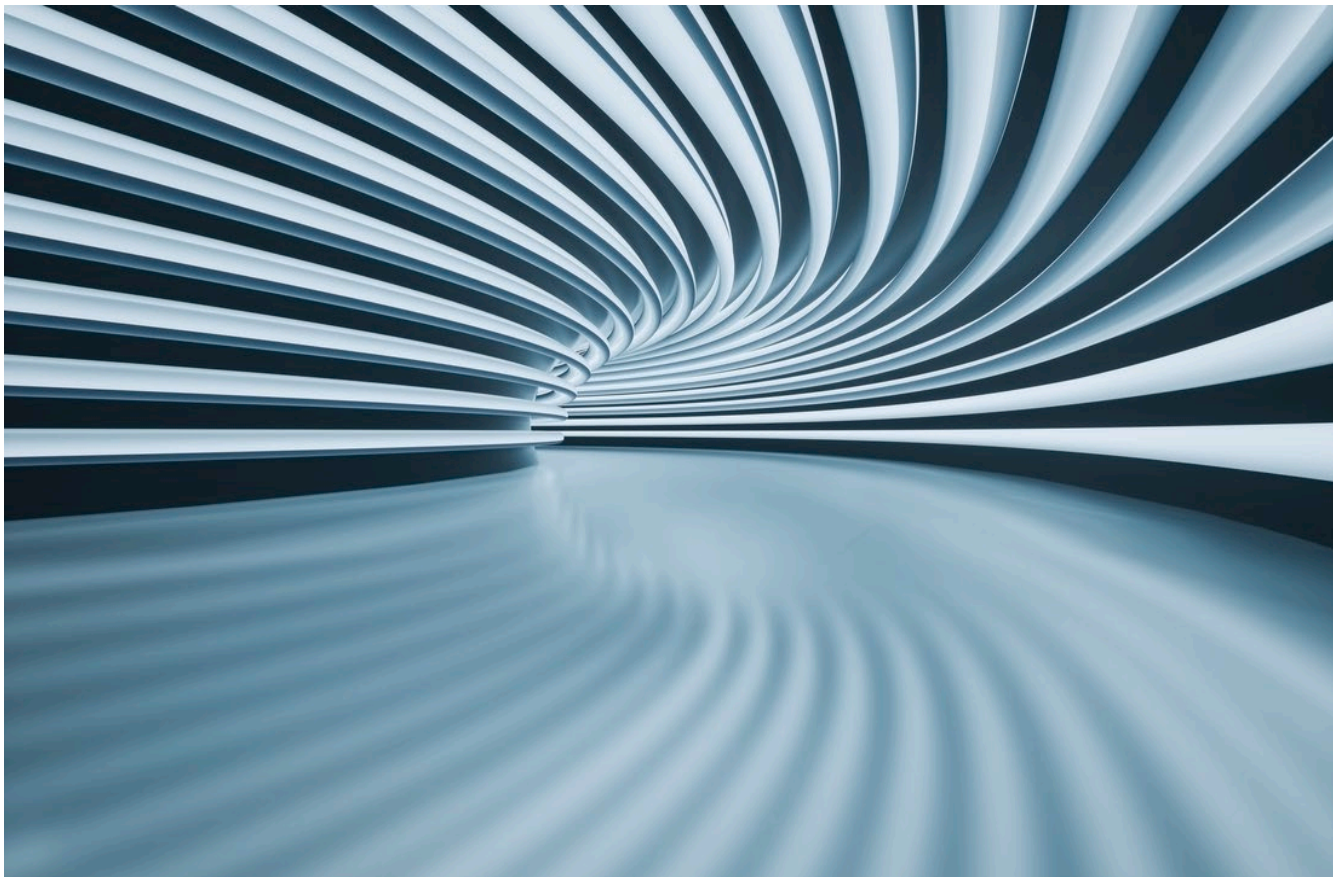


Financial & Corporate Compliance

Release Notes

ComplianceOne® Solution

2026.2

Wolters Kluwer

Financial & Corporate Compliance

This publication was written for ComplianceOne® Solution.

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Release Notes

ComplianceOne 2026.2 introduces program and content changes introduced in the application.

Documentation for ComplianceOne Solution 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.

Refreshing Templates

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

For backups and restoring of previous installations, see the Backup and Restoration Guide available on the Wolters Kluwer support website: https://wolters-kluwer.my.site.com/ComplianceSolutionsSupport/s/

System Requirement Changes

Microsoft Windows Server 2016

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

Beginning with the 2026.2 release, Wolters Kluwer will no longer be supporting **Microsoft Windows Server 2016** for *ComplianceOne Solution* environments.

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.

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Consumer Online Application Changes

Custom Zip Code Restriction Label Added

Added the ability to customize the **Zip Code** restriction question shown at the start of an **Online Application**. Previously, borrowers saw a standard system-defined message that could not be tailored to the institution's preferred wording. With this update, institutions can define the question text that appears before the borrower proceeds into the application. This gives institutions more control over borrower-facing language and supports a more consistent, branded application experience. **This enhancement requires configuration to show/hide the ZIP Code.**

Citizenship Field Added for Borrower and Co-Borrower

Added an optional **Citizenship** field for borrowers and co-borrowers in **Online Applications**. Previously, Financial Institutions could not collect citizenship information directly in these personal information sections as part of the standard online flow. With this update, institutions can choose to show the field where needed, and applicant selections are retained as the application progresses. This gives institutions more flexibility to collect required applicant information earlier while keeping the borrower's experience streamlined. **This enhancement requires configuration to display the Citizenship field.**

Co-Borrower "Same as Borrower" Address Display Revised

Revised the PDF output for non-spouse co-borrower address information when the co-borrower uses the same address as the borrower. Previously, the completed application PDF could show only a comma instead of a clear address value, making the record appear incomplete. With this update, the PDF now clearly indicates when the co-borrower's address is the same as the borrowers. This improves readability, reduces confusion during review, and helps ensure the PDF as an accurate application record.

Custom Loan Request Questions and Follow-Ups Added

Added support for additional custom questions and follow-up prompts in the **Consumer Lending Loan Request** section. Previously, institutions had limited ability to collect application-specific information during the online workflow, which could require separate follow-up after submission. With this update, institutions can present tailored questions to applicants, collect responses during the application, and make that information available for review. This helps reduce offline clarification and improves the completeness of submitted applications. **This enhancement requires configuration of the applicable custom question and follow-up properties in the JSON configuration file.**

Electronic Communication Consent Requirements

Updated the **Electronic Communication Consent** disclosure to include current system requirements. Previously, the disclosure did not fully reflect the latest supported browser information and security requirements. With this update, borrowers are presented with more current technical requirements before consenting to receive communications electronically. This helps ensure applicants have clearer information about the systems and settings needed to access and complete the online application process successfully.

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Help Number Visibility Revised to Support “False”

Revised **Help Number** behavior so Financial Institutions can fully hide the help phone number when they do not want it displayed. Previously, suppressing the number could still leave unwanted phone number references, placeholders, or formatting issues in application screens or related communications. With this update, the help number is removed cleanly wherever it is not intended to appear, while the rest of the help experience continues to function normally. This gives institutions better control over contact information. **This enhancement requires the Help Number to be configured as false.**

Non-Spouse Co-Borrower Flow Added to Consumer Lending

Added support for a separate **Credit Report Consent** acknowledgement when a non-spouse or non-domestic partner is included as a co-borrower on a Consumer Lending application. Previously, borrowers in this scenario could be stopped and directed to contact the Financial Institution outside the application. With this update, the borrower can continue through the digital application, enter the co-borrower’s basic information, and trigger the co-borrower invitation process. This reduces manual follow-up and supports smoother online application experience for more lending situations

Non-Spouse Co-Borrower Name Display Revised in PDF

Revised the completed application PDF to correctly display the full name of a non-spouse co-borrower. Previously, the co-borrower’s last name could be missing or replaced with the primary borrower’s last name, creating inaccurate application records. With this update, the PDF now reflects the name entered by the non-spouse co-borrower. This improves the accuracy and consistency of submitted application documentation and helps review co-borrower information with greater confidence.

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Administration Changes

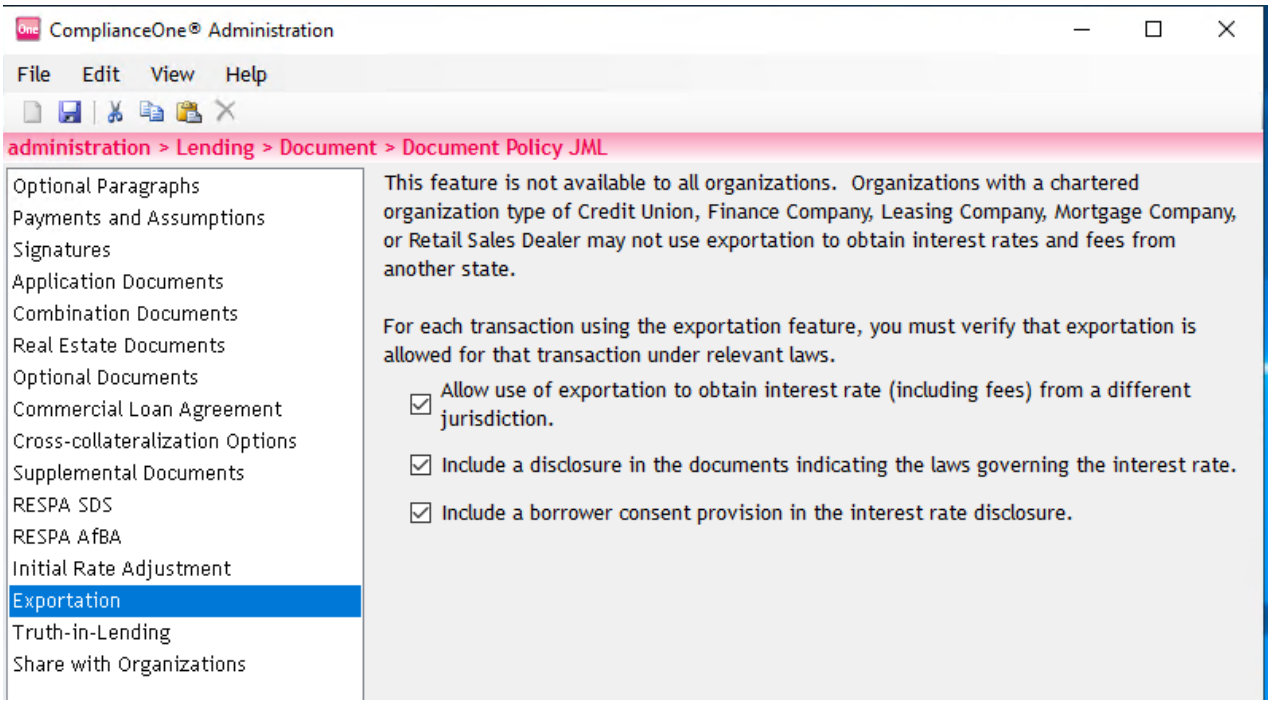
Exportation

Administration/Lending/Document/Document Policy XX/Exportation

The **Exportation** feature messaging has been updated to clarify customer responsibility when using exportation to obtain interest rates and fees from another jurisdiction. Given evolving regulatory developments and ongoing legal interpretation, customers must ensure exportation is legally permissible for each specific transaction before using this feature.

The following has been added as a separate paragraph before the checkboxes:

> "For each transaction using the exportation feature, you must verify that exportation is allowed for that transaction under relevant laws."



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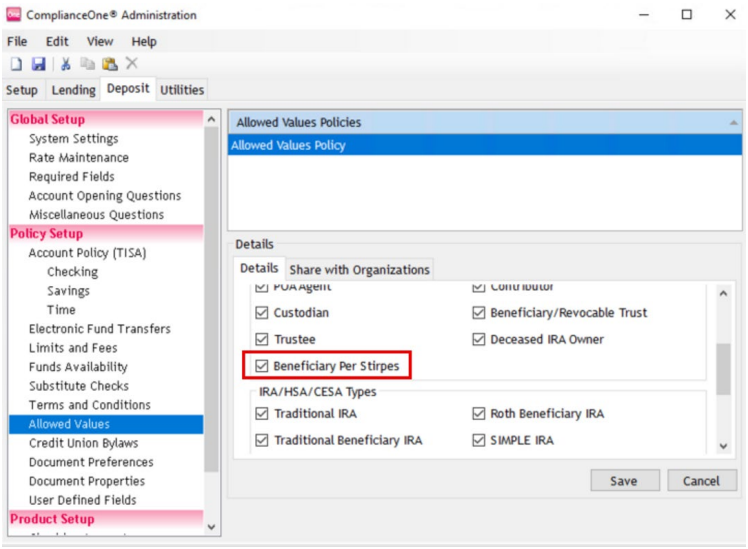
Authorized Party Type – Beneficiary Per Stirpes (ComplianceOne deposit only)

Admin > Deposit tab > Policy Setup > Allowed Values policy > Authorized Party Types

A new Authorized Party Type, **Beneficiary Per Stirpes**, has been added to the **Allowed Values** policy in Administration.

If this applies to your organization, you can make this option available in ComplianceOne Deposit transactions by navigating to **Admin > Deposit tab > Policy Setup > Allowed Values policy > Authorized Party Types**, selecting the **Beneficiary Per Stirpes** checkbox, and clicking **Save**.

Note: You must log out of ComplianceOne Deposit and log back in for the change to take effect.



This update was made in response to **2025 Illinois Senate Bill 1777**, which, in part, amends the **Illinois Trust and Payable on Death Accounts Act (205 ILCS 625)** and became effective January 1, 2026.

This amendment provides account holders with an additional option for designating how their payable on death (POD) accounts are distributed to heirs upon death. New **Section 4(d)** allows a POD account to be distributed per stripes to the descendants of a natural person's beneficiary if that beneficiary predeceases the last surviving account owner.

The Act further states that the account holder may identify the descendants of each beneficiary in writing at the time of beneficiary designation.

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Digital Note Support for Federal Home Loan Bank (FHLB) (Des Moines District)

Setup/Organizations/Organization XX/Charter

Digital Note Support for FHLB (Des Moines District)

Support has been added for **Digital Notes** secured by Commercial Real Estate, Multifamily Real Estate, and Agricultural Real Estate. This enhancement enables Federal Home Loan Bank (FHLB) members to more easily pledge these assets as collateral.

What's Changing

A Digital Note provision and related definitions have been added for applicable note types. This enhancement enables eligible lenders to pledge electronically signed notes to the **Federal Home Loan Bank of Des Moines**.

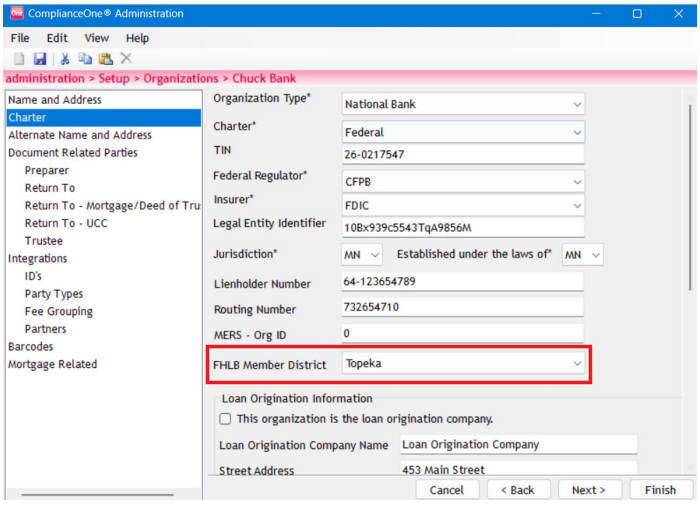
While the Des Moines district is the first to adopt this provision, other FHLB districts have indicated plans to implement similar requirements.

Note that required language may vary by district, and the Des Moines example may not apply universally.

New Charter field

A new field has been added in the Charter section, positioned between "MERS – Org ID" and "Loan Origination Information." This field captures the lender's FHLB district membership, which is used to determine whether Digital Note language and definitions are required.

> "For a depository institution lender that is a member of the Federal Home Loan Bank (FHLB) system, the district in which the lender is a member. For other non-member lenders, a blank value or "Not a Member" would apply. Failing to pass this information for the lender will generally have very limited impact on content, as this information is used for very limited purposes. For example, the district value determines whether the required text and definitions for an electronically signed note are available which enables a member bank to pledge that note to its corresponding FHLB district."



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How It's Used

- FHLB member depository institutions: Enter the district in which the lender is a member.
- Non-member lenders: Leave the field blank or select "Not a Member."

If this field is not populated, the overall impact is minimal, as it is used only for select scenarios. One primary use is to determine whether Digital Note language is enabled, allowing eligible FHLB members to pledge the note to their respective district.

Supported Values

- Not a Member (FHLB Policies Do Not Apply)
- Atlanta
- Boston
- Chicago
- Cincinnati
- Dallas
- Des Moines
- Indianapolis
- New York
- Pittsburgh
- San Francisco
- Topeka

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Interface Changes

Kinective CSI Nupoint Interface

Previously, an error message— “parseCustomers: Invalid procedure call or argument”—occurred when retrieving a customer record from the core Nupoint mainframe if the name included a suffix. This issue has been resolved with a program update.

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Deposit – Only Program Changes

No changes for this release.

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Lending–Only Program Changes

Maryland

Assumption Disclosure (VMP502MD)

A new checkbox, "**Not subject to the state laws that apply to Assumption upon Decree of Annulment or Divorce,**" has been added to the **Compliance Determination Factors** screen in the program.

Virginia

Assumable Upon Divorce Disclosure (VMP502VA)

A new checkbox, "**Not subject to the state laws that apply to Assumption upon Decree of Annulment or Divorce,**" has been added to the **Compliance Determination Factors** screen in the program.

Lending Reference Help

Louisiana

Louisiana Loan Act

Louisiana has updated the maximum origination fee that a creditor may charge **under La. R.S. Sec. 9:3530**, increasing the amount from $50 to $75, effective August 1, 2026.

To comply with this requirement, the **Standard Origination Fees** paragraph in the **Additional Fees** section has been updated to reflect the new maximum origination fee amount of $75, replacing the previous amount of $50.

Minnesota

Minnesota Loan Act

Compliance Analysis - General Interest Law

Effective July 1, 2026, dollar amount thresholds indexed under the **Minnesota Regulated Loan Act (Minnesota Statutes, Chapter 56)** and the **Minnesota Consumer Credit Code (Minnesota Statutes, Section 47.59)** were updated. While these changes did not impact document content, the **Compliance Analysis** and online **Help** text have been updated to reflect the revised Consumer Credit Code thresholds. These updates apply to loans governed by the **General Interest Law**.

Loan Act Help - General Interest Law

The **General Interest Law Help** text has been updated to reflect the annual adjustments to statutory dollar amount thresholds effective July 1, 2026. Updates include:

- The principal amount threshold related to annual percentage rate limitations increased from $1,425 to $1,500.

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- The delinquency charge for payments not paid in full increased from $9.88 to $10.40.
- The original principal amount threshold for assessing a one-time loan administrative fee increased from $8,208 to $8,640.
- The minimum refund amount increased from $9.50 to $10.00.

These updates are effective July 1, 2026, and are subject to annual adjustment.

Usury Compliance Analysis - General Interest Law

Updates have been made to the **General Interest Law Usury Compliance Analysis** to reflect the annual adjustment to the loan amount threshold used in annual percentage rate calculations. The threshold has increased from $1,425 to $1,500 for transactions subject to the **General Interest Law**.

These changes are effective July 1, 2026, and the threshold amount is subject to annual adjustment.

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Lending and Mortgage–Only Program Changes

Regulation Compliance Information>Loan Definition tab >Homeownership Counseling (HOC) - ZIP Code Table

ZIP code 80621 has been added to the **Home Ownership Counseling (HOC) ZIP Code** table and is now accepted. As a result, the associated error is no longer generated.

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Multi-State Deposit Documents Changes

7/31 Certificate of Deposit (7/31-CD-LAZ)
Certificate of Deposit - Receipt (CD-REC-LAZ)
Certificate of Deposit Receipt - Bank (CDREC-BK-LAZ)
Variable/Fixed Rate Time Certificate of Deposit (VFRCD-LAZ)

We have implemented corrections to mapping issues reported as part of the 2026.1 release in the following documents: **Certificate of Deposit Receipt - Bank (CDREC-BK-LAZ)**, **Certificate of Deposit - Receipt (CD-REC-LAZ)**, **Variable/Fixed Rate Time Certificate of Deposit (VFRCD-LAZ)**, and **7/31 Certificate of Deposit (7/31-CD-LAZ)**. Under certain circumstances, these mapping issues may have caused policy-driven options, disclosures, and related values to populate incorrectly on generated documents, including:

- Account type and term options, including:
  - Fixed Rate/Variable Rate
  - Automatically Renewable
  - Single Maturity
  - Callable
  - Notice Account indicators
- Account call and acceleration provisions, including:
  - Callability options
  - Related disclosure text.
- Deposit addition and maturity restriction settings, including:
  - Additions options
  - Maturity-related restrictions
- **Automatic Renewal** information, including:
  - Grace period details
  - Post-maturity interest options
- **Early Withdrawal Penalty** options and related text.
- **Interest Penalty Calculation** options and related text.
- Interest payment and accrual options, including related values.
- **Additional Terms** text and disclosures.

These corrections ensure that affected information is populated in accordance with the institution's configured policy settings. Customers that have written CDs using these documents should review their documentation to ensure it reflects the institution's intended policy configuration. For example, institutions should review to ensure that the appropriate checkboxes were selected, including the checkboxes associated with **Early Withdrawal Penalty** provisions. If any documentation is identified that does not reflect the institution's policy, we recommend consulting local counsel regarding the appropriate next steps for your institution to take.

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Dynamic Terms and Conditions – Funds Transfer

An issue was identified in the **Funds Transfer** section of the **Dynamic Terms and Conditions** document for *ComplianceOne Deposit* accounts. The original language stated:

> "Credit entries may be made by or other funds transfer systems."

The sentence was incomplete and omitted a reference to ACH. This issue has been corrected, and the language has been updated to read:

> "Credit entries may be made by ACH or other funds transfer systems."

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.

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

The **Multipurpose Multi Party Signature Card (MP-CDSC-C1)** has been updated to support account numbers up to 17 characters, addressing prior limitations that caused longer values to wrap or display incorrectly. The font size within the account number field has been reduced and formatting adjusted to ensure values fit clearly and consistently across both pages. These improvements enhance document readability and alignment while maintaining compliance with updated field grid requirements.

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Multi-State Lending Documents Changes

Acknowledgment Of Fair Market Value-Home Equity (TX)
Agreement To Provide Insurance
Arbitration Agreement
Architect's Consent And Acknowledgment
Assignment
Assignment Of C.D./Share Certificate
Assignment Of C.D./Share Certificate (Uncertificated)
Assignment Of Contract Rights & Payments
Assignment Of Deposit/Share Account
Assignment Of Depository Account
Assignment Of Life Insurance Policy
Assignment Of Partnership Interest
Assignment Of Pledged Goods
Authorization for Preauthorized Payments (ACH-PW)
Automatic Transfer Authorization
Commercial Loan Agreement
Commercial Loan Agreement Amendment
Commercial Loan And Security Agreement
Commodity Contracts Control Agreement
Commitment Letter
Confession of Judgment Disclosure (PA)
Construction Loan Agreement
Consumer Arbitration Agreement
Debt Modification Agreement
Debt Modification Agreement Consumer
Disbursement Authorization
Errors And Omissions Agreement
General Contractor's Consent And Acknowledgment
Guaranty
Letter Of Credit Rights Control Agreement

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Mortgage Loan Disclosure (MA)
Mortgage Review Letter (MA)
Notice Of Action Taken
Notice To Purchaser/Mortgagor (FL)
Notice To The Home Loan Applicant (CSN-CA)
Notice To Provide Evidence Of Insurance
Notification Of Assignment Of Account
Participation Certificate And Agreement
Payment Disclosure (CO)
Preferred Rate Adjustable Rate Mortgage Disclosure
Promissory Note
Promissory Note And Security Agreement
Promissory Note And Truth In Lending Disclosures
Promissory Note, Security Agreement And Truth In Lending
Promissory Note-Consumer Open End
Promissory Note-Consumer Open End And Truth In Lending
Rider-Home Equity (TX)
Securities Entitlement Control Agreement
Security Agreement-Land Trust (IL)
Signature/Name Affidavit (VMP-304)
Signature/Name Affidavit RE (VMP-304)
Subordination-Debt
Subordination-Personal Property Lien
Subordination-Real Estate Lien
TCPA Consent For Direct Lending
Truncated Insurance Disclosure (CO)
Truth In Lending Disclosure (Open End)
Uncertificated Securities Control Agreement

Based on customer requests, the **Date and Parties** section of the above documents have been updated for Domestic Government Unit and Foreign Government Unit entities to include the state of incorporation and entity type after the entity name.

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Notice of Security Interest – FSA

The above form has been updated with a May 1, 2026, revision date to correct an issue introduced in a previous release. Information entered in the **Location of Farm Products** field now prints correctly beneath the statement:

> "The farm products described above are or may be located on (describe property and county or parish where farm products are or may be located)."

Promissory Note
Promissory Note And Security Agreement
Promissory Note, Security Agreement And Truth In Lending
Promissory Note And Truth In Lending Disclosures
Promissory Note-Consumer Open End
Promissory Note-Consumer Open End And Truth In Lending
Guaranty

To better align with customer expectations, the **Additional Waivers by Borrower** subsection in the **Waivers and Consent** section has been updated to clarify that lender approval is required before the terms of an applicable note, loan agreement, or guaranty may be modified.

Specifically, the phrase "if the modification of terms is approved by you" was added following references to modifying the terms of these documents. This change provides additional clarity that any such modifications are subject to lender approval.

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Multi-State Lending and Mortgage Documents Changes

Insurance Disclosure (IN, KY, OH, OR, WV)

The above documents have been updated to resolve a parsing error that could occur during document creation.

Promissory Note
Promissory Note And Security Agreement
Promissory Note, Security Agreement And Truth In Lending
Promissory Note And Truth In Lending Disclosures
Promissory Note-Consumer Open End

Digital Note Provision for FHLB Des Moines and Chicago Pledging

Wolters Kluwer has added a Digital Note provision and related definitions for **Notes secured by Commercial Real Estate, Multifamily Real Estate, and Agricultural Real Estate**. This enhancement enables eligible customers to pledge electronically signed notes to the **Federal Home Loan Bank (FHLB) of Chicago** and **Federal Home Loan Bank (FHLB) of Des Moines**.

This update aligns with the **FHLB of Des Moines Digital Notes Requirements and Guidelines**, revised February 5, 2026.

Currently, Chicago and Des Moines are the only FHLB districts that have adopted this requirement. Other districts have indicated plans to implement similar requirements in the future; however, district specific language and validity standards may differ from the Des Moines example.

Customers should ensure they reference the applicable requirements for their specific FHLB district.

A new System Data Capture (SDC) option has been added to allow inclusion of a Digital Note provision when applicable.

SDC Question:

> Include the Federal Home Loan Bank (FHLB) district-specific provisions for an electronically signed transaction as per the organization's FHLB district of membership.
>
> (Select "Yes" only if loans created with this policy will generally meet the loan criteria to qualify as an electronically signed note eligible to be pledged to its FHLB district, as defined by the published rules of the organization's home FHLB district.) (T/F)

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State-Specific Deposit Document Changes

Illinois

Dynamic Terms and Conditions

The Dynamic Terms and Conditions form has been updated to comply with Illinois Senate Bill 1777 (2025), which amends the Illinois Trust and Payable on Death Accounts Act (205 ILCS 625), effective January 1, 2026.

This update adds a per stirpes distribution option for payable on death (POD) accounts. Under new Section 4(d), if a beneficiary predeceases the last surviving account owner, the beneficiary's share may be distributed to their descendants.

Account holders may designate beneficiary descendants in writing at the time of setup. Beneficiary designations are reflected on Illinois signature cards and defined within the Terms and Conditions.

> Note
> If customization is enabled, any existing customized text must be reviewed and manually updated to reflect the revised language. The Table of Contents is also considered customized text and will require updates unless a new policy is created.

Multipurpose Certificate/Signature Card (MP-CDSC-C1)
Multipurpose Multi Party Signature Card (MPMP-LAZ-IL)
Multipurpose Multi Party Signature Card (MPMPLZCU-IL)
Multipurpose Receipt/Signature Card (MP-RCSC-C1)
Multipurpose Signature Card (MP-SC-C1)

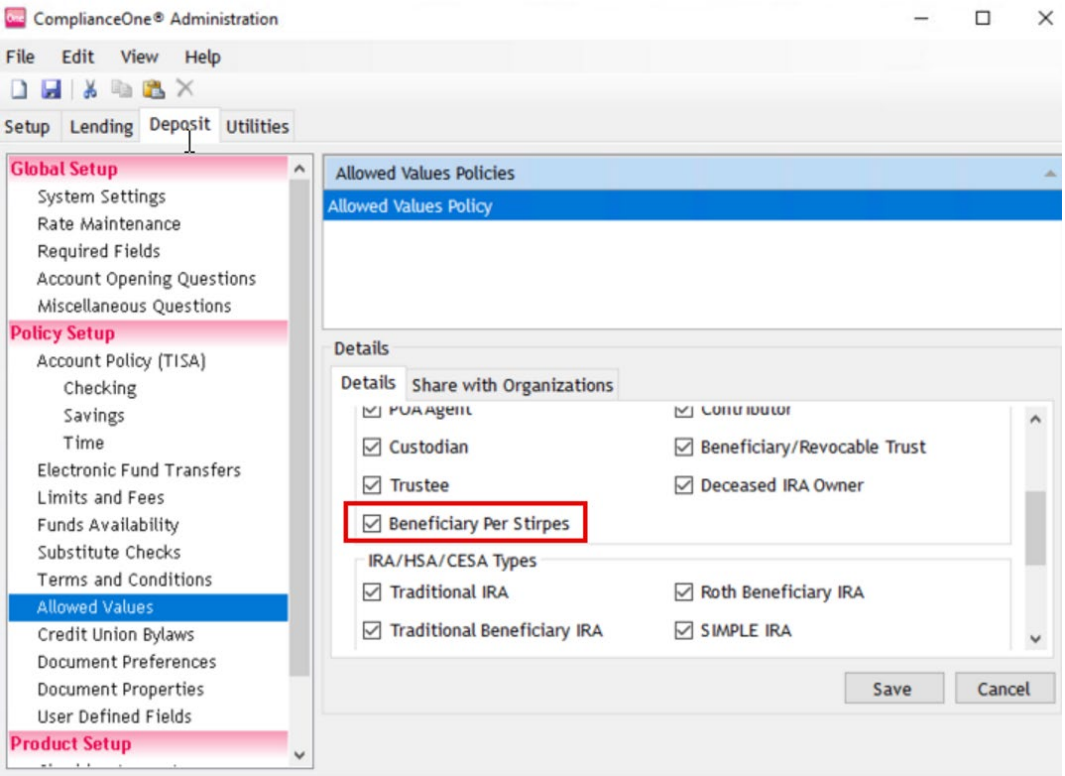
The above forms have been updated to enhance the Beneficiary Designation section. This update allows identification of whether a Pay-On-Death (POD) account is designated as **"Per Stirpes"** or **"Not Per Stirpes"** for distributions to descendants of natural person beneficiaries.

To enable the **Per Stirpes** option:

1. Navigate to **Admin > Deposit tab > Policy Setup**
2. Open the **Allowed Values** policy
3. Under **Authorized Party Types,** check the **Beneficiary Per Stirpes** option.
4. Select **Save**

> Note
> After enabling this option, you must **log out of ComplianceOne Deposit and log back in** for the changes to appear in your transactions.

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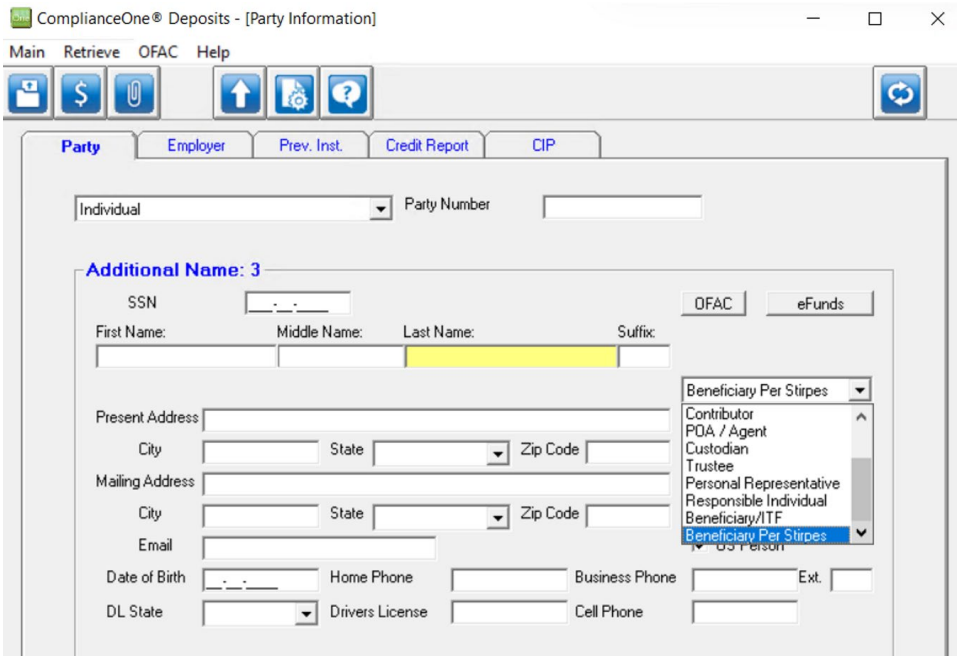


Next, within a transaction, the **Beneficiary Per Stirpes** option is now available when adding a party to an account:

- Navigate to **Account Information > Add Party to Account**
- Select **Beneficiary Per Stirpes** from the dropdown list

To have the "**Not Per Stirpes**" designation reflected on the form, continue to select **Beneficiary/POD** from the dropdown.

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This change was made in response to **2025 Illinois Senate Bill 1777**, which, in part, amends the *Illinois Trust and Payable on Death Accounts Act (205 ILCS 625)*.

Note
If an existing transaction created before this release is recalled, customers are encouraged to review the beneficiary designation selections to ensure they reflect the intended setup.

Terms & Conditions (TC-IL)
Terms & Conditions (TC-CU-IL)

The above forms have been updated in response to **2025 Illinois Senate Bill 1777**, which, in part, amended the *Illinois Trust and Payable on Death Accounts Act (205 ILCS 625)*, effective January 1, 2026.

This amendment introduces an additional option for account holders to designate how Payable on Death (POD) accounts are distributed to heirs. Specifically, new Section 4(d) allows for a **per stirpes** distribution to the descendants of a natural person beneficiary if the beneficiary predeceases the last surviving account owner.

The Act also allows account holders to identify beneficiaries' descendants in writing at the time of designation. Beneficiary designations are reflected on the Illinois signature cards and defined within the Terms and Conditions.

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State-Specific Lending Document Changes

Maryland

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

Updated the **Notice of Lien (MD) (MV-2-MD)** to align with the 09/25 revision of **Maryland Motor Vehicle Administration form VR-217**. Changes include an updated logo in the upper-left corner and the addition of fields to capture the applicant's email address and phone number.

Montana

Security Interest Processing: New (MV-2-MT)

The above form has been updated with a 3/1/25 revision date to align with the model form. Updates include:

- Removed the physical address from the top of the form and added the **mvdmt.gov** website.
- Added a checkbox to request a **Physical Title**.
- Added **City**, **State**, and **ZIP** fields for both **Borrower and Secured Party** mailing addresses.
- Added **Borrower Phone** and **Email** fields.
- Introduced checkboxes for text message opt-in and contact preferences.
- Added fields for the **Secured Party** contact person’s full name and email, as well as the electronic lien title number.
- Removed the **Amount of Security Interest** field.
- Reformatted the page and improved spacing for clarity and usability.

Title Application-MT (MV-1-MT)

The above form has been updated to align with the current model form version (07/01/2025). Due to field removals or changes, various sections were slightly reformatted.

Updates include:

- At the top of the form:
  - The **Motor Vehicles Division Physical Address** was removed
  - The website was changed to **mvdmt.gov**
  - The **Title Number** field was removed
- In the **Applicant** Section**:**
  - Checkboxes for **Phone Type** have been added for **Cell**, **Home**, and **Business**
  - **Electronic Notices** checkboxes have been added for **'Opt In**' and '**Opt Out**'
- In the **Vehicle** Section**,** the following fields were removed:
  - **Style**
  - **Trucks One Ton and Under**
  - **Motorcycle and Quadricycle**

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- In the **Is there a security interest or lien against this vehicle?** Section, the following fields have been removed:
  - **Date of First Security**
  - **Amount**
  - **2nd Security Interest**
- In the **Odometer/Statement of Sale** section, the following have been removed:
  - **Dealer's Firm Name**
  - **Printed Name of Dealer's Agent**
- The e-signature capability has been removed from this form
- "**ELT**" has been added to the "**DL/FEIN/Tribal ID/Corp ID**" sections throughout the form.

New Jersey

Title Application (NJ) (MV-1-NJ)

The State of New Jersey has updated the Universal Title Application (OS/SS-UTA, R1/20). As a result, the program has been updated to include the latest version of the form dated 09/2025. Key updates include:

- Added guidance beneath the document title for scheduling an appointment online.
- **Information section**: Added new supporting document checkboxes and removed references to submitting documents in person.
- **Page 1 (Motor Vehicle Commission Use Only):** Fields have been rearranged, and a barcode has been added.
- **Step 2:** Added a new Boat Type field.
- **Page 2, Step 4**: Updated section title to **Changing Lienholder Information** and bolded the statement regarding the additional $25 fee to add a lien.
- **Step 6 – Duplicate Titles**: Made minor updates to the Individual(s) Applying section.
- **Step 8:** Removed e-Signature and date fields.
- Additional minor revisions have been made throughout the form.

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Washington

Construction Lien Disclosure – WA (VMP1084WA)

The Construction Lien Disclosure – WA form has been updated to align with the current model form version (01-2026). Updates include:

- **Page 1:** Added the web address for a sample Waiver of Lien form.
- **Page 2:** Added the web address for information on hiring a contractor.
- **Accessibility:** Updated contact information for TDD users, including language support and accessible formats for individuals with disabilities.
- **Revision date:** Updated and displayed at the bottom of the form.

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State-Specific Lending and Mortgage Document Changes

Maryland

Assumption Disclosure (VMP502MD)

The above form has been created for use by lenders in Maryland to comply with recent legislation requiring certain conventional home mortgage loans originated by specified financial institutions to be assumable by an existing borrower following a divorce, subject to borrower qualification requirements. The law also requires lenders to provide disclosure of this assumability provision both at the time of application and within the mortgage loan documentation.

Virginia

Assumable Upon Divorce Disclosure (VMP502VA)

The above form has been created for use by lenders in Virginia within three days of application to comply with requirements that certain conventional home mortgage loans be assumable by an existing borrower from another borrower due to annulment or divorce, subject to qualification.

Deed of Trust

Virginia law requires certain financial institutions originating conventional home mortgage loans to permit an existing borrower to assume a mortgage from another borrower in the event of a divorce, subject to qualification requirements. To comply with this requirement, disclosures have been added to the loan application and mortgage loan documents informing borrowers of the assumability provision

The above form has been updated to align with changes based on Virginia Code 6.2-419.

In the document, there is a new section titled: **Assumption Upon Decree of Annulment or Divorce.**

> *Virginia law provides that any existing borrower on the Loan may purchase the Property interest of another borrower on the Loan by assuming the selling borrower's portion of the Loan in connection with the granting of a decree of annulment or divorce. The assuming borrower must qualify for the underlying Loan as determined by the Lender. The term Loan as used in this Section is the loan that is signed at the same date as this Security Instrument.*

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Wolters Kluwer is a global provider of professional information, software solutions, and services for clinicians, accountants, lawyers, and professionals in the tax, finance, audit, risk, compliance, and regulatory sectors. We help our customers make critical decisions every day by providing *expert solutions* that combine deep domain knowledge with specialized technology and services. The company is headquartered in Alphen aan den Rijn, the Netherlands.

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