

Governance, Risk & Compliance

# What's New with the Documents

ComplianceOne<sup>®</sup> mortgage

2020.2

## Governance, Risk & Compliance

This publication was written for ComplianceOne® mortgage

### Publication Information / Version

Document Title: What's New with the Documents

Release Date: 2020 June

### 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

©2020 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

|   |          |
|---|----------|
| <b>What's New .....</b>   | <b>2</b> |
| MULTI-STATE .....   | 2        |
| Adjustable Rate Mortgage Disclosure Conventional .....                | 2        |
| Allonge to Endorse Note .....   | 2        |
| Cash Flow Analysis .....  | 2        |
| Errors and Omissions Agreement .....                                  | 2        |
| Escrow Account Notice .....   | 2        |
| FHA for Your Protection Get a Home Inspection .....                   | 2        |
| HUD92800.5b Conditional Commitment .....                              | 2        |
| HUD 92900-A Addendum To Uniform Residential Loan App.....             | 2        |
| HUD 92900A Addendum to Uniform Residential Loan Application.....      | 2        |
| Loan Estimate .....   | 3        |
| Modification Agreement Loan .....                                     | 3        |
| Note Consumer .....   | 3        |
| Note Consumer [only for alternate version of the document] .....      | 3        |
| Party Information Report.....   | 4        |
| Uniform Underwriting and Transmittal Summary .....                    | 4        |
| DISTRICT OF COLUMBIA .....  | 4        |
| FHA Deed of Trust .....   | 4        |
| FLORIDA.....  | 4        |
| Assignment of Real Estate Security Instrument.....                    | 4        |
| Conventional First Mortgage and Subordinate Security Instrument ..... | 4        |
| Conventional First Mortgage Security Instrument .....                 | 4        |
| FHA Mortgage .....  | 4        |
| Modification Agreement Mortgage .....                                 | 4        |
| Mortgage Closed End .....   | 4        |
| GEORGIA.....  | 4        |
| Tangible Net Benefit Worksheet-GA.....                                | 4        |
| IDAHO.....  | 5        |
| Motor Vehicle Title Application .....                                 | 5        |
| KENTUCKY .....  | 5        |
| Motor Vehicle Title Application-KY .....                              | 5        |
| Recordable Documents.....   | 5        |
| LOUISIANA.....  | 5        |
| Note Consumer [only for default version of the document] .....        | 5        |

|   |   |
|---|---|
| MINNESOTA .....   | 5 |
| Motor Vehicle Title Notification-MN .....                               | 5 |
| NEVADA.....   | 5 |
| Commercially Reasonable Means or Mechanism Worksheet-NV .....           | 5 |
| NEW JERSEY.....   | 6 |
| Application Fees Disclosure-NJ .....                                    | 6 |
| Collateral Protection Insurance Notice Subsequent .....                 | 6 |
| Notice Regarding Collateral Protection Insurance Coverage-NJ.....       | 6 |
| TEXAS.....  | 6 |
| Documents with a Jurat .....  | 6 |
| Note Consumer-TX.....   | 6 |
| Note Consumer-TX [only for alternate version of the document].....      | 7 |
| Note Home Equity-TX .....   | 7 |
| Note Home Equity-TX [only for alternate version of the document] .....  | 7 |
| VERMONT.....  | 7 |
| Credit Application Real Estate Supplement .....                         | 7 |
| VIRGINIA.....   | 7 |
| Choice of Settlement Agent Notice-VA.....                               | 7 |
| Deed of Trust Closed End.....   | 8 |
| Modification Agreement Deed of Trust.....                               | 8 |
| Notice of Intent to Release-VA .....                                    | 8 |
| WISCONSIN.....  | 8 |
| Note Consumer WCA-WI .....  | 8 |
| Note Consumer WCA-WI [only for alternate version of the document] ..... | 8 |

## What's New

### **MULTI-STATE**

#### **Adjustable Rate Mortgage Disclosure Conventional**

The Adjustable Rate Mortgage Disclosure Conventional has been enhanced to make the signature optional as Regulation Z does not require the borrowers to sign the disclosure. For the signature to print, **Include Signature Lines** should be selected within the document.

#### **Allonge to Endorse Note**

The **Property Address** has been updated to include all the addresses of real estate collateral items within the transaction. Previously, only the address of the first real estate collateral was displayed on the document.

#### **Cash Flow Analysis**

The Non-deductible Meals and Entertainment Expenses field has been renamed to **Non-deductible Travel and Meals Expenses** in the Schedule C - Profit or Loss from Business: Sole Proprietorship section. In addition, the field has been renamed in the Instructions section.

#### **Errors and Omissions Agreement**

The jurat section has been updated to become optional within the document. If **Exclude Jurat From Errors and Omissions Agreement** is selected within document, then the jurat section will not be printed.

#### **Escrow Account Notice**

The Escrow Account Notice has been updated to include the following escrowed property costs in the Other Charges row:

- Condominium Association Dues
- Condominium Association Special Assessment
- Ground Rent
- Homeowners Association Dues
- Homeowners Association Special Assessment

The Estimated Amount column for the Other Changes will print the sum of the values entered in the Escrow Annual Payment Amount fields within the document. The Anticipated Date of Payment column will print the Escrow Disbursement Date Desc of the first escrowed property cost.

#### **FHA for Your Protection Get a Home Inspection**

In October 2018, the For Your Protection Get a Home Inspection was updated to match a revision found on the HUD.gov website. This revision was incorrect therefore the form has been reverted to the previous state.

#### **HUD92800.5b Conditional Commitment**

#### **HUD 92900-A Addendum To Uniform Residential Loan App**

#### **HUD 92900A Addendum to Uniform Residential Loan Application**

The HUD expiration date (09/30/2022) has been updated/added to the documents to match the model form.

## Loan Estimate

The Loan Estimate has been updated for initial construction loans to print the following language in the Other Considerations section only when the **Construction 60 Day Provision** checkbox is selected within the document: 'You may receive a revised Loan Estimate at any time prior to 60 days before consummation'. Previously the language was always included for construction loans.

## Modification Agreement Loan

The Insurance section has been updated within the Modification Agreement Loan as follows:

- The last sentence 'If I get the insurance from or through you I will pay [Premium for property insurance purchased through lender] for [Property Insurance Policy Term Number] of coverage.' in the Property Insurance subsection will be printed only if a value is entered in **Premium for property insurance purchased through lender** within the document;
- The last sentence 'If I get the insurance from or through you I will pay [the amount of single interest insurance fee] for [terms of coverage of single interest insurance] of coverage.' in the Single Interest Insurance subsection will be printed only if the lender-paid fee 'Vendors Single Interest Insurance' is added on the Calculations page (transaction application phase);
- The last sentence 'If I get the insurance from or through you I will pay [the premium for flood insurance] for [term of flood insurance coverage] of coverage.' in the Flood Insurance subsection will be printed only if a value is entered in **Premium for flood insurance purchased through lender** within the document.

In addition, based on the recommendations of the Alternative Reference Rates Committee, the fallback language within the Modification Agreement Loan documents has been updated. A new subsection, Replacement Index and Replacement Margin, has been added to the Variable Rate section. In addition, numerous text changes have been made to the Index Rate and Calculation of Change subsections.

## Note Consumer

Based on the recommendations of the Alternative Reference Rates Committee, the fallback language within the Note Consumer has been updated. A new subsection, Replacement Index and Replacement Margin, has been added to the Variable Rate section. In addition, numerous text changes have been made to the Index Rate and Calculation of Change subsections.

## Note Consumer [only for alternate version of the document]<sup>1</sup>

The Insurance section has been updated within the Note Consumer as follows:

- The last sentence 'If I get the insurance from or through you I will pay [Premium for property insurance purchased through lender] for [Property Insurance Policy Term Number] of coverage.' in the Property Insurance subsection will be printed only if a value is entered in **Premium for property insurance purchased through lender** within the document;
- The last sentence 'If I get the insurance from or through you I will pay [the amount of single interest insurance fee] for [terms of coverage of single interest insurance] of coverage.' in the Single Interest Insurance subsection will be printed only if the lender-paid fee 'Vendors Single Interest Insurance' is added on the Calculations page (transaction application phase);
- The last sentence 'If I get the insurance from or through you I will pay [the premium for flood

---

<sup>1</sup> The alternate version of the document is produced when **Use the alternate version of the document(s) where checkboxes and inapplicable content have been removed** is selected within the document policy (set-up in Administration) that is selected for the transaction. The default version is available when the document policy does not have the aforementioned checkbox selected.

insurance] for [term of flood insurance coverage] of coverage.' in the Flood Insurance subsection will be printed only if a value is entered in **Premium for flood insurance purchased through lender** within the document;

- The Commissions subsection will be printed only if **Lender or Affiliate Commissions Earned** is selected within the document;
- The GAP Coverage subsection will be printed if the governing law state is Louisiana or Colorado, and **GAP Insurance Offered** is selected within the document. In addition, the last sentence 'If I get the insurance from or through you I will pay [GAP Coverage Fee Amount] for [GAP Coverage Term] of coverage.' will be included in the section if a value is entered in **GAP Coverage Fee Amount** within the document.

### Party Information Report

The Party Information Report has been updated to print one of the following ID Information types to the form:

- Driver's License
- Passport
- Military Identification Card
- State Issued Identification Card
- United States Citizenship and Immigration Services (USCIS)
- Other

Before Driver's License or Other were printed to the document.

### Uniform Underwriting and Transmittal Summary

The Section IV. Seller, Contract, and Contract Information has been updated to support additional address type entered in Administration. If the Loan Processing Type of Alternate Address is added under Addresses, then the **Contact Name** and **Phone** will be printed to the form unless the Loan Processor is added in Contacts.

## DISTRICT OF COLUMBIA

### FHA Deed of Trust

The FHA Deed of Trust has been updated to print 'property located in the District of Columbia' in the Transfer of Rights in the Property section when the collateral location state is District of Columbia.

## FLORIDA

### Assignment of Real Estate Security Instrument

### Conventional First Mortgage and Subordinate Security Instrument

### Conventional First Mortgage Security Instrument

### FHA Mortgage

### Modification Agreement Mortgage

### Mortgage Closed End

The **Reason for No Additional Nonrecurring Intangible Tax** field has been updated within the documents to include an 'Other' option. Once 'Other' is selected, the **No Additional Nonrecurring Intangible Tax Other Reason Description** is available for entry as a free text field.

## GEORGIA

### Tangible Net Benefit Worksheet-GA

The Tangible Net Benefit Worksheet-GA has been updated to show the Balloon Payment indicator as checked in

the Terms of the New and Previous Loans section when the Number of Payments for Amortization balloon option is selected within the Calculations page. Before this checkbox could be selected only for Level Payment Amount and Final Balloon Payment Amount balloon options.

## **IDAHO**

### **Motor Vehicle Title Application**

The date format of such fields as the **Reading Date** in Section 1 and **Purchase Date** in Section 4 has been changed to mm/dd/yyyy. In addition, the word 'Idaho' has been added to the **Driver's License # or SSN/BN** in Section 2.

## **KENTUCKY**

### **Motor Vehicle Title Application-KY**

The date format of the Date of Sale field has been changed to mm/dd/yyyy and the revision date has been updated to 03/2019.

### **Recordable Documents**

The Lender County has been removed from the recording section if the collateral location state is Kentucky, as it is no longer required by the statute to be included.

## **LOUISIANA**

### **Note Consumer [only for default version of the document]**

The Additional Default Remedies subsection with the phrase 'If I fail to make two consecutive monthly payments, or fail to make a payment for 60 days if my scheduled payments are more frequent than monthly, you may have additional remedies as provided in the "Additional Default Remedies Act"' has been removed from Default and Remedies section.

## **MINNESOTA**

### **Motor Vehicle Title Notification-MN**

The date format in the Notice section has been changed to mm/dd/yyyy and the revision date has been updated to 11/17.

## **NEVADA**

### **Commercially Reasonable Means or Mechanism Worksheet-NV**

The Commercially Reasonable Means or Mechanism Worksheet-NV has been revised to reflect the update to Nevada Revised Statutes Chapter 645B as follows:

- A Mortgage Broker/Mortgage Banker has been substituted with the Mortgage Company throughout the form;
- The Name of Mortgage Loan Originator and Mortgage Loan Originator NMLS ID fields have been added to the To Be Completed By Mortgage Company section. The fields will be completed within the document based on the loan officer information entered in Administration.

## NEW JERSEY

### Application Fees Disclosure-NJ

The Application Fees Disclosure-NJ has been updated to print all the fees that are paid to Other in the Third Party Fees section. Before a fee would be printed to the section if the **New Jersey Third Party Fee** indicator was selected within the document.

### Collateral Protection Insurance Notice Subsequent

New Jersey Senate Bill 2998 amended NJ Rev Stat §§ 17:16V-1 et. sec. (Collateral Protection Insurance Act), effective April 12, 2020. Therefore, the Collateral Protection Insurance Notice has been updated to include the following changes:

- The Insurance Company Name has been added to paragraph 2 and can be filled out within the document;
- The phrase 'for 12 months' has been added to paragraph 3;
- The 4th paragraph has been updated to read:  
'The amount stated under the Costs paragraph of this notice has been added to the principal balance in your account as of [Date Insurance Premium Added to Principal Balance]; you will be required to pay interest on this amount at the same rate that is applied pursuant to your credit agreement. We estimate that this coverage will cost you an estimated: [Premium Amount] over the duration of the loan. This cost is intended as a good faith estimate, and may not be accurate if you repay more quickly or slowly than the estimated term';
- The phrases 'but you have failed to provide the creditor with evidence of that coverage' and 'or mortgage as required by your loan documents' have been removed from paragraph 11. In addition, 'within 30 days after this notice was mailed' has been substituted with 'at any time' and 'loan balance' has been substituted with 'principal balance';
- New paragraphs 12 and 13 have been added to the document. The 12th paragraph describes the physical address, where to send an evidence, which can be added in Administration. The 13th paragraph describes the cancellation policy of the collateral protection insurance.

### Notice Regarding Collateral Protection Insurance Coverage-NJ

A new form Notice Regarding Collateral Protection Insurance Coverage-NJ has been created and will be available on the closing phase if the collateral location state or organization jurisdiction is New Jersey, and the **Property Insurance Required** option is selected within the Document Data page. This form includes a warning that must accompany the consumer credit agreement that imposes charges on the debtor for collateral protection insurance coverage. The warning informs the debtor that the creditor can purchase insurance at the debtor's expense to protect the creditor's interests in the collateral. This form is required by NJ Rev Stat §17:16V-3 (i) of the Collateral Protection Insurance Act (NJ Rev Stat §§ 17:16V-1 et. seq.)

## TEXAS

### Documents with a Jurat

The jurat on multiple documents has been updated to match the Texas model jurat. It will print the signer(s) name(s) after the date in the notary to specifically identify the person(s) who appeared before the notary.

### Note Consumer-TX

Based on the recommendations of the Alternative Reference Rates Committee, the fallback language within the Note Consumer-TX documents have been updated. A new subsection, Replacement Index and Replacement Margin, has been added to the Variable Rate section. In addition, numerous text changes have been made to the Index Rate and Calculation of Change subsections.

In addition, the date format of the **Note Date** in the Renewal table within the Existing Loan section has been updated to mm/dd/yyyy.

#### **Note Consumer-TX [only for alternate version of the document]**

The Insurance section has been updated within the Note Consumer-TX as follows:

- The last sentence 'If I get the insurance from or through you I will pay [the amount of single interest insurance fee] for [terms of coverage of single interest insurance] of coverage.' in the Single Interest Insurance subsection will be printed only if the lender-paid fee 'Vendors Single Interest Insurance' is added on the Calculations page (transaction application phase);
- The last sentence 'If I get the insurance from or through you I will pay [Premium for flood insurance purchased through lender] for [Flood Insurance Term Number] of coverage.' in the Flood Insurance subsection will be printed only if a value is entered in **Premium for flood insurance purchased through lender** within the document;
- The Commissions subsection will be printed only if **Lender or Affiliate Commissions Earned** is selected within the document.

#### **Note Home Equity-TX**

Based on the recommendations of the Alternative Reference Rates Committee, the fallback language within the Note Home Equity-TX documents have been updated. A new subsection, Replacement Index and Replacement Margin, has been added to the Variable Rate section. In addition, numerous text changes have been made to the Index Rate and Calculation of Change subsections.

#### **Note Home Equity-TX [only for alternate version of the document]**

The Insurance section has been updated within the Note Home Equity-TX as follows:

- The last sentence 'If I get the insurance from or through you I will pay [the amount of single interest insurance fee] for [terms of coverage of single interest insurance] of coverage.' in the Single Interest Insurance subsection will be printed only if the lender-paid fee 'Vendors Single Interest Insurance' is added on the Calculations page (transaction application phase);
- The last sentence 'If I get the insurance from or through you I will pay [Premium for flood insurance purchased through lender] for [Flood Insurance Term Number] of coverage.' in the Flood Insurance subsection will be printed only if a value is entered in **Premium for flood insurance purchased through lender** within the document;
- The Commissions subsection will be printed only if **Lender or Affiliate Commissions Earned** is selected within the document.

## **VERMONT**

### **Credit Application Real Estate Supplement**

The Credit Application Real Estate Supplement has been updated to include the Lender Capacity Disclosure section within the form if the collateral location state is Vermont and the **Include Lender Capacity Disclosure** is selected within the Document Data page.

## **VIRGINIA**

### **Choice of Settlement Agent Notice-VA**

All the references to 'Chapter 27.3 (§55-525.16 et seq.) of Title 55' have been updated to now read 'Chapter 10 (Section 55.1-1000 et seq.) of Title 55.1' within the document.

## Deed of Trust Closed End

The Deed of Trust Closed End has been updated to reference the recodified provisions in Title 55.1. The following changes have been made:

- The paragraph in the Credit Line Deed of Trust Section has been updated to reference 'Section 55.1-318' instead of the previous '55-58.2'.
- The second paragraph in the Remedies on Default section has been updated to reference 'Section 55.1-320 and 55.1-321 – 324' instead of the previous 'Section 55-59 and 55-59.1 through 55-59.4'.
- The section title 'Section 55-60 of the Code of Virginia' has been renamed to 'Section 55.1-325 of the Code of Virginia'.
- The second paragraph in the Waivers section has been updated to reference 'SECTION 55.1-320 AND SECTIONS 55.1-321 – 324' instead of the previous 'SECTION 55-59 AND SECTIONS 55-59.1 THROUGH 55-59.4'.

## Modification Agreement Deed of Trust

The Modification Agreement Deed of Trust has been updated so that the first paragraph under the title can be completed within the document:

'This is a modification of a Deed of Trust, with the same lender, recorded in the clerk's office, circuit court of [Recording Jurisdiction Name], Virginia, in deed book [Original Recording Book Description], page [Original Security Instrument Page Number]. The amount of the existing debt is certified to be [Amount of Existing Debt].'

## Notice of Intent to Release-VA

The Affidavit of Settlement Agent or Title Insurance Company section of the document has been updated to print 'Section 55.1-339' instead of 'Section 55-66.3'.

## WISCONSIN

### Note Consumer WCA-WI

Based on the recommendations of the Alternative Reference Rates Committee, the fallback language within the Note Consumer WCA-WI documents have been updated. A new subsection, Replacement Index and Replacement Margin, has been added to the Variable Rate section. In addition, numerous text changes have been made to the Index Rate and Calculation of Change subsections.

### Note Consumer WCA-WI [only for alternate version of the document]

The Insurance section has been updated within the Note Consumer WCA-WI as follows:

- The last sentence 'If I get the insurance from or through you I will pay [Premium for property insurance purchased through lender] for [Property Insurance Policy Term Number] of coverage.' in the Property Insurance subsection will be printed only if a value is entered in **Premium for property insurance purchased through lender** within the document;
- The last sentence 'If I get the insurance from or through you I will pay [the amount of single interest insurance fee] for [terms of coverage of single interest insurance] of coverage.' in the Single Interest Insurance subsection will be printed only if the lender-paid fee 'Vendors Single Interest Insurance' is added on the Calculations page (transaction application phase);
- The last sentence 'If I get the insurance from or through you I will pay [the premium for flood insurance] for [term of flood insurance coverage] of coverage.' in the Flood Insurance subsection will be printed only if a value is entered in **Premium for flood insurance purchased through lender** within the document;
- The Commissions subsection will be printed only if **Lender or Affiliate Commissions Earned** is selected within the document.

**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](http://WoltersKluwerFS.com)**.

©2020 Wolters Kluwer Financial Services, Inc. All Rights Reserved.