



Financial & Corporate Compliance

What's New with Documents

ComplianceOne[®] mortgage

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What's New

Multistate

Delivery of Notice Section - Multiple Impacted Documents

Updated multiple documents to replace the Notice section with the *Delivery of Notice* section. If the **Delivery Notice Description** (entered in the Transaction Data node of the left-side menu of documents) hasn't been provided, a standard text to permit electronic communication, except where a statute or regulation specifically requires notice to be mailed or delivered will be printed. Otherwise, user's defined description will be printed.

Impacted documents include:

- Assignment Leases and Rents
- Deed of Trust Closed End
- Landlord Lien Subordination Agreement
- Lien Subordination Agreement Personal Property
- Loan Agreement Construction
- Mortgage Closed End
- Note Consumer
- Security Agreement Consumer

Assignment Leases and Rents

Updated the Assignment Leases and Rents document with a new "Additional Documents and Recording Fees" section.

Loan Information Report

Updated the Loan Information Report document to print the Post Maturity Interest Accrues type that is defined in the Document Policy and selected for the loan within the Post Maturity section.

Standard Flood Hazard Determination

On July 30, 2025, the Department of Homeland Security, Federal Emergency Management Agency (FEMA) posted a new revision to their Standard Flood Hazard Determination Form. The Standard Flood Hazard Determination document has been updated with a new expiration date of 02-28-27 and cosmetic updates to the hardcoded text applied throughout the document to match the model form.

California

Impound Disclosure Waiver-CA

The Impound Disclosure Waiver-CA document has been updated with a new paragraph right above the list of conditions the Lender may require an impound account: "Subject to the list of scenarios below, an impound (escrow) account is not required as a condition of funding, or to the execution of, the loan and may be canceled at any time by the Lender or Borrower(s)." This better tracks Cal. Civ. Code § 2954(a)(1) by ensuring there is no potential confusion about whether an impound (escrow) account is required as a condition of the extension of credit, subject to statutorily specified exceptions.

Note Consumer

The Note Consumer document has been updated with new language in the Promise to Pay and Claim Procedure for California section.

Georgia

Security Agreement Consumer

The Security Agreement Consumer document has been updated by removing the Notice of Default and Right to Cure section for a transaction that was secured by a manufactured home located in Georgia.

Illinois

Right To Cancel Private Mortgage Insurance-IL

The Right To Cancel Private Mortgage Insurance-IL document has been discontinued. The federal form Private Mortgage Insurance Disclosure can be used in its place. This form was originally created under the requirements of 765 ILCS 930/15. However, Illinois law also indicates that Illinois lenders have the option to follow Illinois law or the federal law. See 765 ILCS 930/30. Thus, the federal form Private Mortgage Insurance Disclosure will fulfill both Illinois and federal requirements.

Indiana

Property Tax Benefits-IN

The Property Tax Benefits form for Indiana has been updated with the latest version dated 8-25. The changes to the first and 2nd paragraphs of the form and to the text that follows the table as well as several changes within the table itself have been made. These changes include updates in the following areas:

- The following rows were removed: a row regarding alternative energy systems or devices (Solar Energy Heating or Cooling Systems; Solar Power Device; Wind Power Device; Hydroelectric Power Device; Geothermal Device), the Fertilizer & Pesticide Storage and the Surviving Spouse of World War I Veteran rows.
- In the DEDUCTION OR CREDIT (Indiana Code Cite) column the Blind or Disabled has been renamed to "Blind or Disabled Credit". The "Over 65 Credit" citation has been changed, the Veteran with Service-Connected Disability has been renamed to the "Deduction for Veteran with Service-

Connected Disability" and the Totally Disabled Veteran or Veteran at Least 62 with Disability of 10% or More has been renamed to the "Deduction for Totally Disabled Veteran or Veteran at Least 62 with Disability of 10% or More".

- In the MAX AMOUNT column for the Homestead Standard Deduction, the Supplemental Homestead Deduction, the Blind or Disabled Credit, the Over 65 Credit, the Deduction for Veteran with Service-Connected Disability and the Deduction for Totally Disabled Veteran or Veteran at Least 62 with Disability of 10% or More items have been updated with numerous text changes.
- In the ELIGIBILITY REQUIREMENTS column for the Homestead Standard Deduction, the Blind or Disabled Credit, the Over 65 Credit, the Over 65 Circuit Breaker Credit, the Deduction for Veteran with Service-Connected Disability and the Deduction for Totally Disabled Veteran or Veteran at Least 62 with Disability of 10% or More items have been updated with numerous text changes.
- In the APPLICATION FORM column for Blind or Disabled Credit the reference to the state form 43710 has been added.
- In the RESTRICTIONS column for the Supplemental Homestead Deduction, the Blind or Disabled Credit, the Deduction for Veteran with Service-Connected Disability and the Deduction for Totally Disabled Veteran or Veteran at Least 62 with Disability of 10% or More items have been updated with numerous text changes.

Regulation O Addendum

The Regulation O Addendum document selection rules has been updated to select the document if the Credit Union is chartered under Indiana state law.

Kentucky

Fair Housing Notice-KY

The Fair Lending Notice for Kentucky has been updated to include the updated information from the 8/2025 edition of the form. These changes include text updates in the section "What Fair Housing Law Means" and a new "Contact Us" section with a QR code.

Maryland

Indemnity Deed of Trust-MD

The Indemnity Deed of Trust-MD document has been updated to replace the Notice section with the Delivery of Notice section. If the **Delivery Notice Description** that can be entered in the Transaction Data node of the left-side menu of documents hasn't been provided, a standard text to permit electronic communication, except where a statute or regulation specifically requires notice to be mailed or delivered will be printed. Otherwise, user's defined description will be printed.

Motor Vehicle Title Notification-MD

The Motor Vehicle Title Notification for Maryland has been updated with new logo and revision date of 09/25. Additionally, the changes include updating the Filing Fee to \$40.00, removing the FEIN field and other minor text changes.

Missouri

Motor Vehicle Title Application-MO

The Motor Vehicle Title Application for Missouri has been updated with the latest revision date of 08/2025. Additionally, changes include page 2 required documents update to the list of counties for vehicle emissions inspection. In the section "Completing this Title Application" item 22 was updated for Organ Donor Fund. Also, the duplicate title processing fee was changed to \$9.00.

Tennessee

Deed of Trust MLA, FNMA FHLMC Deed of Trust

The Deed of Trust MLA and the FNMA FHLMC Deed of Trust documents have been updated in the Section - "Acceleration; Remedies" to remove the text "in the county in which the Property is located" in response to Tennessee House Bill 1127.

Texas

Delivery of Notice Section - Multiple Impacted Documents

Multiple documents have been updated to replace the Notice section with the Delivery of Notice section. If the **Delivery Notice Description** that can be entered in the Transaction Data node of the left-side menu of documents hasn't been provided, a standard text to permit electronic communication, except where a statute or regulation specifically requires notice to be mailed or delivered will be printed. Otherwise, user's defined description will be printed.

Impacted documents include:

- Builders and Mechanics Lien Contract-TX
- Builders and Mechanics Lien Contract with Right of Rescission-TX
- Deed of Trust First Home Equity-TX
- Deed of Trust Junior Home Equity-TX
- Note Home Equity-TX

Note Home Equity-TX

The Note Home Equity-TX document has been updated to print the Post Maturity Interest Accrues type that is defined in the Document Policy and selected for the loan within the Post Maturity section. Additionally, the hardcoded text has been updated in the Section – "Promise to Pay".

Wisconsin

Mortgage Closed End-WI

The Mortgage Closed End-WI document has been updated to replace the Notice section with the Delivery of Notice section. If the **Delivery Notice Description** that can be entered in the Transaction Data node of the left-side menu of documents hasn't been provided, a standard text to permit electronic communication, except where a statute or regulation specifically requires notice to be mailed or delivered will be printed. Otherwise, user's defined description will be printed.

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