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**Financial & Corporate Compliance**

## **What's New with Documents**

ComplianceOne<sup>®</sup> mortgage

January 2025

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# Financial & Corporate Compliance

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# What's New

## Multi-State

### Security Agreement Consumer

The *Security Agreement Consumer* document has been updated. A new section "Controllable Electronic Records" and new paragraph was added. Elements were added within Section - "Property Description". The hardcoded text was updated within the paragraph elements for the following sections:

- Accounts and Other Rights to Payment
- General Intangibles

### Application Summary Report

The *Application Summary Report* has been updated with changes to Section - "Property Description".

### Collateral Receipt

The collateral information has been updated to print in a list format instead of a table.

### Conventional First Mortgage and Subordinate Security Instrument

The *Mortgage for Military Loan Act* has been updated in the selection and instance logic by removing the reference to the MERS indicator.

### HUD92800.5b Conditional Commitment

The HUD92800.5b Conditional Commitment document has been updated. In the Commitment Terms section, the checkbox for Existing has been revised to include the options for Subject to Alteration Improvement Repair and Rehabilitation, and Substantially Rehabilitated.

### Important Notice to Homebuyers

The *Important Notice to Homebuyers* has been revised to match the model document. Changes include replacing all instances of mortgagee to lender and a new section for Claims, How are Refunds Processed and Privacy Act Notice have been added.

### Loan Information Report

The *Loan Information Report* has been updated with changes to Section - "Property Description".

### Modification Agreement Loan

The *Modification Agreement* Loan Automatic Withdrawal section has been updated. When the Military Lending act does apply, and the borrower does want to opt-out of the provision to make an advance when the Automatic Withdrawal Account does not have enough money to make the Minimum Payment. the following language will print: I authorize you to automatically withdraw the Minimum Payment from my Automatic Withdrawal Account on each Payment Date. I do not want you to advance money to me if my Automatic Withdrawal Account does not have enough money in it to fully pay the Minimum Payment

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amount. If my Loan Account Balance is less than the Minimum Payment amount, you will withdraw only the amount necessary to reduce my Loan Account Balance to zero, or to any required Minimum Balance.

## Mortgage Closed End

The condition that controls the Additional Duties Specific to Mobile Homes section on the *Mortgage Closed End* document has been updated to use the correct collateral type of Mobile Homes (Personal Property/Residence) for the state of New York.

## Note Consumer

The *Note Consumer* document was updated in the "Discount Rate" and "Premium Rate" sections for single-phase loans.

## Rate Lock Agreement

The *Rate Lock Agreement* has been updated to allow the lender to exclude their signature from the form if the lender indicates they do not want lender signatures on the document where allowed.

## Request for Notice of Default or Sale

The Request for Notice of Default or Sale has been updated to include Marital Status as required. It will be printed for individuals and for sole proprietors. Impacted documents include the following:

- Request for Notice (CA)
- Request for Notice of Default and Election to Sell (LA)
- Request for Notice of Default and Election to Sell (NV)
- Request for Notice of Sale (MO)
- Request for Notice of Default (NC)

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## California

### Consumer Caution and Home Ownership Counseling Notice-CA

The *California Consumer Caution and Home Ownership Counseling Notice-CA* has been updated. The hyper link in the third paragraph of the body of the document was updated from:  
<http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm> to: [hud4.my.site.com/housingcounseling/](http://hud4.my.site.com/housingcounseling/).

## District of Columbia

### Real Property Recordation and Tax-DC

The *Real Property Recordation and Tax-DC* document has been updated. Within Section - "Parts E & F", the hardcoded text within the last paragraph has been updated. Additionally, a list was added containing instructions related to the procedure of changing the mailing address. The revision date and the approval expiration date were updated.

## Indiana

### Motor Vehicle Title Application-IN

The *Motor Vehicle Title Application-IN* has been updated with a revision date of 8/2024. Two new paragraphs were added at the top of the document regarding the legal authority for the form, and a foot note saying the form may be possessed in either printed or electronic format. Additionally, the approval expiration date was updated.

## Kansas

### Motor Vehicle Title Application-KS

The Kansas Department of Revenue updated their Title and Registration Manual Application, Form TR-212a. The approval expiration date and the revision date were updated. Within the address block section, the hyperlink address was updated from ".org" to ".gov".

## Minnesota

### Motor Vehicle Title Notification-MN

The *Motor Vehicle Title Notification-MN* has been updated with a revision date of 8/2024. Additionally, the Lien Release section has been removed, and the Fees section has been updated to include a Tech Surcharge field. The County field for the owner's address has been corrected to check for the owner's permanent county address.

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## Montana

### Motor Vehicle Title Notification-MT

The *Motor Vehicle Title Notification-MT* has been updated with the latest revision date of 10/1/2024. The following fields have been added to the document: Physical Title Request, Receive Text?\_Yes, Receive Text?\_No, Contact Preference\_E-Mail, Contact Preference\_Phone, Phone (Borrower 1) and Email (Borrower 1).

## New York

### Mortgage Closed End

The condition that controls the Additional Duties Specific to Mobile Homes section on the *Mortgage Closed End* has document been updated to use the correct collateral type of Mobile Homes (Personal Property/Residence) for the state of New York.

### Lock In Agreement-NY

The *Lock In Agreement* for New York has been updated to allow the lender to exclude their signature from the form if the lender indicates they do not want lender signatures on the document where allowed.

## Washington

### Construction Lien Disclosure-WA

The *Construction Lien Disclosure* for Washington has been revised to match the model document. Changes include updating "Release of Lien" to "Waiver of Lien" and updating the web address for where to find more information. The contact number for TDD users has been changed from 360-902-5797 to 711. The phrase element "foreign language support" has been updated to "language support".

## Wisconsin

### Spousal Consent-WI

The *Spousal Consent-WI* has been updated to add the option for a lender to produce an instance whenever they would like to use a form-specific indicator at the borrower, cosigner, or guarantor level.

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