



Financial & Corporate Compliance

What's New with Documents

ComplianceOne® mortgage

May 2025

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What's New

Louisiana Authentic Act and Georgia Attestation Content

Louisiana Authentic Act and Georgia Attestation content now always iterates by signing party whenever such a notarial act is required. Each iterated notary block is now mapped to the specific signer which it applies to, including the Link to Signer Identifier element and signer-specific notary data (e.g., Notary State or Notary Public Name).

Louisiana Authentic Act, and Georgia Attestation content where applicable, has been removed from the Collateral Document Georgia Louisiana Notary, Collateral Document Louisiana Notary - For Witness Lines, and Other Document Georgia Louisiana Notary sections of the Acknowledgment. The following documents are impacted by this change.

- Assignment Leases and Rents
- Assignment of Real Estate Security Instrument
- Collateral Mortgage-LA
- Construction Loan Extension Agreement
- Deed of Trust Closed End
- Landlord Lien Subordination Agreement
- Modification Agreement Agency Based
- Modification Agreement Deed of Trust
- Modification Agreement Mortgage
- Mortgage Closed End
- Partial Release of Real Estate Security Instrument
- Request for Notice (CA)
- Security Agreement Collateral Mortgage Note-LA
- Subordination Agreement Real Estate Lien

Multi-State

Automatic Transfer Authorization Plain Language

Updated the *Automatic Transfer Authorization Plain Language* document so the section *Maintenance Transfer of Funds* section prints only when the disclosure involves transfer of funds maintenance if the Military Lending Act does not apply.

Balloon Disclosure

Revised the *Balloon Disclosure* document in *Section - Calculating the Loan/Modified Note Rate* to remove the "net yield" language and related prompts in the first sentence and replace with the long description of the index used to calculate the interest rate for the conditional balloon right to refinance and conditional balloon modification extension transactions. Several wording changes were made to replace "percent" with "percentage point", "required net yield shall" with "index value will", "net yield" with "index value" or "index".

Important Applicant Information

Updated the *Important Applicant Information* document to add the previously removed *Date and Parties* sections and to adjust the second opening paragraph and remove the text "Any identifying information collected is used solely for this purpose and will be kept confidential".

Modification Agreement Loan

Revised the *Modification Agreement Loan* document to adjust the row height to allow the name of each possible index and a margin percentage to print in the table.

Request for Transcript of Tax Return IRS 4506C IVES

Updated the *Request for Transcript of Tax Return IRS 4506C IVES* document to add the following new prompts to enhance the collection of a non-party business to the transaction:

- First Filer BMF Company Name
- First Filer Address Street/City/State/Postal Code
- First Filer Phone Number

Additionally, revised the signature area and associated checkboxes to look for the *Signer* for the *First Filer*.

Colorado

Deed of Trust Closed End

Revised the *Deed of Trust Closed End* document. The *Expenses; Advances on Covenants; Attorneys' Fees; Collection Costs* section for Colorado was updated so that when the loan is subject to the Uniform Consumer Credit Code, the paragraph will include content referencing a 15% limitation on attorneys' fees. When the loan is not subject to the Uniform Consumer Credit Code Act, the paragraph will feature more flexible text that does not mention the 15% limitation on attorneys' fees.

Iowa

Motor Vehicle Title Application-IA

Revised the *Motor Vehicle Title Application-IA* form to follow the model form. Minor content changes have been made to the paragraph in the *Owner Information* section. In the *Vehicle Information* section, the *Style* option has been removed. In the *Purchase Price* section, content changes have been made to the authorization checkboxes. Additionally, the checkbox related to the county has been updated so the box can be checked to authorize the application without having to provide a county. On page three, a prompt has been added to collect any additional instructions or explanations needed for the application.

Mortgage Closed End

Added a content reference to the *Mortgage Closed End* for the newly created *recorders cover sheet* for Iowa. This cover sheet will be included when the collateral is in Iowa. This update was made to address the issue of the Grantor and Grantee names splitting across page 1 and 2 when a barcode is added. Iowa Code §331.606B(4)(b) allows for this additional page.

New Mexico

Choice of Insurance Notice

Updated the *Choice of Insurance* form to remove New Mexico from the document selection rules.

New York

Motor Vehicle Title Notification-NY

Revised the *Motor Vehicle Title Notification-NY* document to follow the model form. Minor content changes have been made to the checkbox regarding a new address since the last title issued. The signature layout has been updated. In the *Lien Information* section, the street address has been updated to the mailing address. Other minor changes have been made throughout the form as well.

Flood Insurance Disclosure-NY

Updated the *Flood Insurance Disclosure-NY* document to remove part of the language mentioning that the flood insurance will only protect the creditor or lender's interest in the property.

South Carolina

Notice of Agency to Receive Complaints-SC

Updated the *Notice of Agency to Receive Complaints* to also select for consumer home loans when a structure designed to be principally occupied from one to four families is to be located upon the property being mortgaged per South Carolina Code Sections 37-23-70(D) and 37-23-20(4). Currently, the form only selects if the principal dwelling is already located upon the property and occupied by the borrower. However, the regulatory requirement also requires the form be provided for properties upon which a principal dwelling is to be constructed or a mobile home that is a principal dwelling is to be set as part of the transaction. Thus, the selection rules are being updated accordingly.

South Dakota

Partial Release of Real Estate Security Instrument

Updated the output format for the rule that prints the time the document was recorded to print the time portion of the data.

Texas

Note Home Equity-TX

Updated the variable rate note under the "Interest and Other Charges" section, to change the subsection title "Effect Of Variable Rate" to print "Effect of Increase or Decrease in Interest Rate".

Wisconsin

Application Disclosure

Revised the *Application Disclosure* to include the WI specific items from Wis. Adm. Code § DFI-BKG 43.02(11).

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