



Financial & Corporate Compliance

What's New with Documents

ComplianceOne[®] mortgage

November 2024

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What's New

Multi-State

First Generation Homebuyer Certification

The *First Generation Homebuyer Certification* has been added to the inventory. The Fannie Mae Selling Guide Announcement (SEL-2024-03) introduced the definition for a first-generation homebuyer loan. The identification of first-generation homebuyer loans is currently optional. However, if a lender chooses to do so they must complete the *First-Generation Homebuyer Certification Form 1109* for each borrower who is applying for the loan. The document can be selected for Fannie Mae or Freddie Mac loans when the **Include First Generation Homebuyer Certification** checkbox is selected on the Document Data page.

HUD92800.5b Conditional Commitment

The *HUD92800.5b Conditional Commitment* document has been updated with a new expiration date of 04/30/2027.

Request for Advance

The *Request for Advance* document has been updated with the ability to complete the Amount, Date Needed, Purpose and Method of Advance fields on the document.

Signature section of Security instruments

The signature block of security instruments has been updated to add Settlor (Trustor/Grantor) signatures and print the following lead-in text:

"By signing below, the undersigned, [Settlor/Trustor/Grantor](s) of the [Trust Name] under trust instrument dated [Trust Date], acknowledges all of the terms and covenants contained in this Security Instrument and agrees to be bound thereby."

Georgia

Motor Vehicle Title Application-GA

The *Motor Vehicle Title Application-GA* document has been enhanced in Section B: Owner Information. The fields for State for the first and second owners' driver's licenses have been updated to print a location description if one is passed instead of a state.

Kentucky

Fair Housing Notice-KY

The *Fair Housing Notice-KY* document has been updated with minor text changes in the first paragraph for discrimination, These Actions are Illegal and Protect Your Rights sections and updating the contact information for the Kentucky Commission on Human Rights.

Maryland

Motor Vehicle Title Application-MD

The *Motor Vehicle Title Application* for Maryland document has been updated with the new revision date of 7/24. Additionally, on the first page in the Vehicle Description section, a checkbox for a construction vehicle type and a field to collect the lien code has been added. The Purchase Information for Tax Purposes section has been updated to include text certifying a construction vehicle will be used for construction activities. On the second page in the Registration Plates and Fees section, the multiyear registration text has been removed, and the registration surcharge has increased from \$17 to \$40.

Montana

Motor Vehicle Title Application-MT

The *Motor Vehicle Title Application-MT* document has been updated in Section A: Applicant Section. The fields for State Issued for each owner's license or ID will now print a location description if one is passed instead of a state.

North Dakota

Motor Vehicle Title Application-ND

The *Motor Vehicle Title Application* for North Dakota document has been updated with a revision date of 11/2023. On the first page, a checkbox has been added for IRP/Prorate application types, as well as a field to collect the associated account number. The fields for the second signer's signature and printed name have been removed.

Wisconsin

Modification Agreement Loan

Note Consumer

The *Note Consumer* and the *Modification Agreement Loan* documents have been updated with a new Spousal Notice section with the For Wisconsin Residents Only title. New sub-section "Marital Purpose" will be added after selecting Marital Purpose checkbox under Borrower node of the left-side menu of the document and "Non-signing Spouse" sub-section will be added after selecting Spouse Is Borrower checkbox.

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