



Financial & Corporate Compliance

What's New with Documents

ComplianceOne® mortgage

November 2025

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This publication was written for ComplianceOne® mortgage.

Publication Information / Version

Document Title: ComplianceOne® mortgage What's New with Documents

Publication Date: November 2025

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What's New

Multistate

Important Applicant Information

Enhanced the document to include the issuer of the applicant's identification document to provide more complete information regarding the identification document.

Reconsideration of Value Disclosure

Removed the requirement to provide an initial ROV disclosure at the time of loan application. However, the disclosure must be provided to the borrower along with delivery of the appraisal report. Lenders may take advantage of this policy change immediately.

District Of Columbia

Arbitration Agreement-DC

Discontinued the *Arbitration Agreement-DC* document.

We are streamlining our document library by combining the consumer arbitration agreements into a single, dynamic document. This means that the District of Columbia arbitration document will no longer be handled as a separate document file.

- Citation: 9 U.S.C. Sections 1 - 16; D.C. Code Sections 16-4401 - 16-4432; D.C. Code Section 16-4431; 12 C.F.R. Section 1026.36(h); 32 C.F.R. Section 232.8

Maryland

Assumption Disclosure-MD

Revised the selection logic to include proprietary loan transactions, including HELOCs and purchase transactions.

New Mexico

Motor Vehicle Title Application-NM

The New Mexico Taxation and Revenue Department updated their *Application for Vehicle Title and Registration*. The document has been updated to remove the owners email address, the number of seats and then added a new field to let the owner add the vehicle to the Non-Traditional Communication Disability Registry.

New York

What Mortgage Applicants Need to Know-NY

Updated the document to instance on each recipient of the document (borrowers and cosigners, including any POAs, trustees, or trustee signers on behalf of borrowers or cosigners). The *Instance Display Name* has been updated to include the name of the recipient. The *Date and Parties* section now includes only the in-scope party. The *Spanish Applicant Rights* section is now only included in an instance if the in-scope party has selected to include Spanish.

Additionally, the auto selection rule has been updated. The document now selects for New York residential real estate transactions where the financial institution is state chartered in the state of New York or a licensed entity licensed by the State of New York.

Oklahoma

Motor Vehicle Title Application-OK

Updated the *Motor Vehicle Title Application for Oklahoma* to match the model form with a revision date of 07/2025.

South Carolina

Motor Vehicle Title Application-SC

Updated the *Motor Vehicle Title Application for South Carolina* to match their model form dated 07/2025. The changes include on Page 1 an update to the Rev. date, and removal of P.O. Box from the address where applications can be mailed. Also, in Section 1 for Transaction Type the additional option of Plate Transfer and a field to describe it. Section 1 additionally included a change to Title Specific Information adding the option to select Record Transfer on Death. In Section 2 there were minor changes to the first sentence under Odometer Mileage. Page 2 included some spacing adjustments and a new field in the Purchase Information section to collect the Trade-In Vehicle Identification Number. Section 4 includes additional text indicating that electronic or digital signatures are acceptable.

South Dakota

Motor Vehicle Title Application-SD

The South Dakota Department of Revenue updated their *Motor Vehicle/Boat Title & Registration Application*. Changes include adding wheel count for motor vehicles and a section for Trailers that include length and width fields.

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