

Governance, Risk & Compliance

What's New with the Documents

ComplianceOne® assumptions

2018.2

Governance, Risk & Compliance

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Content

What's New	1
MULTI-STATE	1
Closing Disclosure	1
Closing Disclosure-Seller Only	1
Loan Estimate	1
Private Mortgage Insurance Disclosure	1
Report And Certification Of Loan Disbursement	1

What's New

MULTI-STATE

Closing Disclosure

Closing Disclosure-Seller Only

Loan Estimate

To comply with TILA-RESPA integrated disclosure requirements for transactions with an **Application Received Date** on or after October 1, 2018, the documents above have been updated to round all percentages to three decimal places and ignore any trailing zeros to the right of the decimal place, including the Annual Percentage Rate (APR). For example, if the **APR** within Calculation Results is 3.000% the APR on the disclosures previously would have printed as 3.000% but will now print as 3%.

Private Mortgage Insurance Disclosure

The Private Mortgage Insurance Disclosure has been updated to exclude checkboxes and language based upon the specific characteristics of the transaction.

Report And Certification Of Loan Disbursement

The Report And Certification Of Loan Disbursement has been updated to mimic VA model form 26-1820 with a revision date of September, 2017. Minor formatting changes have been made throughout the document and fields for signatures and initials have been added to Section III.

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Wolters Kluwer Financial Services

6815 Saukview Drive
St Cloud, MN, 56303
Toll-free: 800.274.2711

To learn more visit **WoltersKluwerFS.com**.

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