

## What's New with the Documents

July 2015



## Preface

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## Multi-State

### Application Summary Report

A prompt was previously called **Earnest Money Holder** was changed to **Earnest Money** and is a numeric field.

### Mortgage-Fannie Mae Freddie Mac

The Mortgage-Fannie Mae Freddie Mac and Mortgage-Fannie Mae Freddie Mac Junior Lien documents have been updated for compliance with HI Rev. Stat. Section 456-21 by including a notary certification box near the notary acknowledgment block. This information appears above the Prepared By information.

### Mortgage Loan Commitment

The Mortgage Loan Commitment Letter with Variable Conditions has been added. This document is selected when you indicate that you would like to include it and contains an easy check list to notify the applicant of loan approval and commitment, as well as the terms and additional required items or conditions.

### Request for Verification of Loan

The form name was updated to remove "FHA" from the title because the document is used for FHA, as well as other loans. The Document Name, Form Name, Document ID and Document Display Name have been updated to reflect this change.

### RESPA Good Faith Estimate

The RESPA Good Faith Estimate, page 1, includes a field to print the Loan Originator's e-mail address. This field previously printed the lender's general e-mail. You can choose to use a loan officer's e-mail address in lieu of a general loan originator's e-mail address in this field. If this indicator is checked, the loan officer's e-mail address will be included.

Block 2 "Your credit or charge (points) for the specific interest rate chosen." has been updated. Previously, when a negative number was entered for a credit to the borrower, the total amount for Block 2 was printing a positive value rather than a negative value. This update corrected values that print in Block 2, Line A "Your Adjusted Origination Charges," and related calculations.

## RESPA HUD1/HUD1A Settlement Statement

The "from" and "to" date fields in line 901 have been updated to use the funding date in place of the closing date to ensure that dates are measured correctly in a situation where the closing date and funding date are not the same.

Line 802 "Your credit or charge (points) for the specific interest rate chosen." has been updated. Previously, when a negative number was entered for a credit to the borrower, the total amount for Line 802 included a positive value rather than a negative value. This update corrected the value in Line 803 "Your Adjusted Origination Charges," and related calculations. Additional fields that use the value for summing the total settlement charges were revised to subtract the amount of a credit. An additional change was made to the RESPA HUD 1 Settlement Statement to revise the rules in Line 603 for marking the To and From Seller checkboxes in the seller's column on page 2.

## Security Instruments (Closed End)

A number of security instruments have been revised per customer request. Prior to this change, the documents selected for several jurisdictions could be used in either single-advance or multiple-advance closed-end transactions. With this update, document titles, subtitles and terminology relative to multiple-advance transactions will be used only as applicable. The following documents have been affected (listed in state order):

### **Deed of Trust Closed End-CA**

The subtitle has been updated to print "Construction Trust Deed" for construction loans and to print the subtitle "With Future Advance Clause" only when there are multiple advances for construction loans and non-construction loans.

### **Mortgage Closed End-CT**

The title "OPEN-END MORTGAGE" and subtitle "With Future Advance Clause" will print only when there are multiple advances. Otherwise, "Mortgage" will print.

### **Deed of Trust Closed End-DC**

The title "Credit Line Deed of Trust" and the subtitle "With Future Advance Clause" will print only when there are multiple advances. Otherwise, "Deed of Trust" will print as the title. The phrase "the date of this Line of Credit Line Deed of Trust is [date]" is included when there are multiple advances.

### **Deed of Trust Closed End-GA**

The title "Deed to Secure Debt" and the subtitle "With Future Advance Clause" will print only when there are multiple advances. Otherwise, "Deed to Secure Debt" will print as the title.

### **Mortgage Closed End-IA**

The title "Open-End Mortgage" and subtitle "With Future Advance Clause" will print only when there are multiple advances. Otherwise, "Mortgage" will print. The phrase "the date of this Open-End Mortgage (Security Instrument) is [date]" is included when there are multiple advances.

### **Mortgage Closed End-LA**



The title “Multiple Indebtedness Mortgage” will print only when there are multiple advances. Otherwise, “Mortgage” will print. The phrase “the date of this Multiple Indebtedness Mortgage is [date]” is included when there are multiple advances.

#### **Mortgage Closed End-MA**

The title “Open-End Mortgage” and subtitle “With Future Advance Clause” will print only when there are multiple advances. Otherwise, “Mortgage” will print. The phrase “the date of this Open-End Mortgage (Security Instrument) is [date]” is included when there are multiple advances.

#### **Mortgage Closed End-ME**

The title “Open-End Mortgage” and subtitle “With Future Advance Clause” will print only when there are multiple advances. Otherwise, “Mortgage” will print. The phrase “the date of this Open-End Mortgage (Security Instrument) is [date]” is included when there are multiple advances.

#### **Deed of Trust Closed End-MD**

The title “Purchase Money Deed of Trust” will print when the loan is purchase money. Otherwise, “Deed of Trust” will print as the title. The subtitle “With Future Advance Clause” will be included when there are multiple advances. Otherwise, no subtitle will print.

#### **Mortgage Closed End-MI**

The title “THIS IS A FUTURE ADVANCE MORTGAGE” will print only when there are multiple advances. Otherwise, “Mortgage” will print. The phrase “the date of this Future Advance Mortgage is [date]” is included when there are multiple advances.

#### **Deed of Trust Closed End-MT**

The subtitle “With Future Advance Clause” will print when there are multiple advances. Otherwise, no subtitle will print. The phrase “the date of this Real Estate Trust Indenture is [date]” is included when there are multiple advances.

#### **Deed of Trust Closed End-NE**

The subtitle “With Future Advance Clause” will print when there are multiple advances. Otherwise, no subtitle will print.

#### **Deed of Trust Closed End Short Form-NE**

The first subtitle of the document has been revised to print “With Future Advance Clause” only if there are multiple advances.

#### **Deed of Trust Closed End-NM**

The subtitle “(Line of Credit Mortgage With Future Advance Clause)” will print when there are multiple advances.

#### **Mortgage Closed End-NM**

The title “Line of Credit Mortgage” and the subtitle “(Line of Credit Mortgage With Future Advance Clause)” will print only when there are multiple advances. Otherwise, “Mortgage” will print. The phrase “the date of this Line of Credit Mortgage is [date]” is included when there are multiple advances.

**Mortgage Closed End-OH**

The title “Open-End Mortgage” and subtitle “With Future Advance Clause” will print only when there are multiple advances. Otherwise, “Mortgage” will print. The phrase “the date of this Open-End Mortgage (Security Instrument) is [date]” is included when there are multiple advances.

**Deed of Trust Closed End-OR**

The title “Line of Credit Trust Deed” and the subtitle “With Future Advance Clause” will print only when there are multiple advances. Otherwise, “Deed of Trust” will print as the title. The phrase “the date of this Line of Credit Trust Deed is [date]” is included when there are multiple advances.

**Mortgage Closed End-PA**

The title “Open-End Mortgage” and the subtitle “This Mortgage secures future advances” will print only when there are multiple advances. Otherwise, “Mortgage” will print. The phrase “the date of this Open-End Mortgage (Security Instrument) is [date]” is included when there are multiple advances.

**Mortgage Closed End-RI**

The title “Open-End Mortgage” and the subtitle “to secure present and future loans under chapter 25 of title 34” will print only when there are multiple advances. Otherwise, “Mortgage” will print. The phrase “the date of this Open-End Mortgage (Security Instrument) is [date]” is included when there are multiple advances.

**Mortgage Closed End-SD**

The subtitle “With Future Advance Clause” will print only when there are multiple advances.

**Deed of Trust Closed End-TN**

The subtitle “(This is a construction mortgage within the meaning of Tenn. Code Ann. 47-9-334(h))” will print for construction loans. The subtitle “(With Future Advance Clause)” will print only when there are multiple advances.

**Deed of Trust Closed End-VA**

The title “THIS IS A CREDLIT LINE DEED OF TRUST” and the subtitle “With Future Advance Clause” will print only when there are multiple advances. Otherwise, “Deed of Trust” will print as the title. The phrase “the date of this Line of Credit Line Deed of Trust is [date]” is included when there are multiple advances. In the body of the document, the Virginia Credit Line Deed of Trust language as the first paragraph will be included only when there are multiple advances.

**Deed of Trust Closed End-WV**

The subtitle “This instrument secures and obligation that may increase or decrease from time to time” will print only when there are multiple advances.

**Mortgage Closed End-WI**

The subtitle of the document has been revised to print “With Future Advance Clause” only if there are future advances.

**Deed of Trust Closed End (remaining states)**

The subtitle "With Future Advance Clause" will print only when there are multiple advances. Otherwise, "Deed of Trust" will print.

#### **Mortgage Closed End (remaining states)**

The subtitle "With Future Advance Clause" will print only when there are multiple advances. Otherwise, "Mortgage" will print.

## **Tax Information Authorization**

Tax Information Authorization, IRS 8821, has been revised to match the October 2012 IRS online version. Revisions include changing the taxpayer signature area to accommodate only one taxpayer. Other text changes have been made throughout the document.

## **Uniform Underwriting and Transmittal Summary**

The Transmittal Summary was updated for consistency with the Uniform Residential Loan Application by making sure that the income totals match on both documents. Prior to this change, the user was not able to include Overtime, Bonus, Commissions, and Dividend/Interest on the Transmittal Summary.

## **Universal Credit Application Real Estate**

The applications and the continuation page were updated to include the ability to indicate whether the mailing address is different from the present address. If checked, the mailing address will print in Section III.

A prompt was previously called **Earnest Money Holder** was changed to **Earnest Money** and is a numeric field.

The application documents have been updated for consistency in how various items of income are calculated, and to make sure that liabilities are not double-counted.

## **Uniform Residential Loan Application**

The applications and the continuation page were updated to include the ability to indicate whether the mailing address is different from the present address. If checked, the mailing address will print in Section III.

The application documents have been updated for consistency in how various items of income are calculated, and to make sure that liabilities are not double-counted.

## California

### **Earthquake Insurance Analysis Addendum**

The Earthquake Insurance Analysis Addendum, Freddie Mac 465S, has been discontinued. Freddie Mac deleted this document effective October 1, 2013 (Bulletin Number 2013-18) to help streamline the process for delivering Mortgages secured by Condominium Units in California.

### **Voluntary Information for Government Monitoring Purposes-CA**

Voluntary Information for Government Monitoring Purposes has been added to allow you to comply with California Code of Regulations, 21 CCR 7114.1. This regulatory provision requires the lender in a housing loan to request that any applicant or co-applicant provide the information listed on the document. The lender must make the request upon the submission of a written application for a loan for the purchase, construction, and rehabilitation or refinancing of a housing accommodation. Providing the information is optional for the applicant.

## Delaware

### **Mortgage Loan Broker Itemized Schedule of Charges-DE**

The Mortgage Loan Brokers Regulations Schedule of Charges for Delaware was discontinued as it is no longer required. Current law, DE Regulation Title 5 Section 2103 and DE Code Title 5 §§ 2113, 2115, requires only that each licensee maintain itemization of the current charges that the licensee imposes in consumer transactions; that the itemizations identify all charges that the licensee may collect from an applicant or borrower for a particular type of transaction, including a credit report fee, any broker origination fees, or other third-party fees; that the itemization be dated as of the most recent change in any charge and may contain value ranges to reflect the different costs of credit that may vary with risk or rate; and that each applicant be provided with a copy of its itemization of charges when the application is made. Providing a copy of the regulation is no longer a requirement.

### **Licensed Lender Itemized Schedule of Charges-DE**

The Licensed Lender Itemized Schedule of Charges-DE has been discontinued. The current law, DE Regulation Title 5 Section 2203 and DE Code Ann. Title 5 § 2231, requires only that each licensee maintain itemizations of the current charges that the licensee imposes in consumer transactions; that separate itemizations be prepared for revolving transactions, closed-end transactions, short-term consumer loans, title loans and real estate secured transactions; that licensees providing short term consumer loans or title loans prominently post their itemization of charges for those loans; and that each applicant be provided with a copy of the appropriate itemization of charges when the application is made. Providing a copy of the regulation is no longer a requirement.

## Georgia

### **Waiver of Borrower's Rights and Foreclosure Disclosure-GA**

The autoselection rules for the Waiver of Borrower's Rights and Foreclosure Disclosure-GA have been modified, so that this document is now selected for agency transactions. Prior to this change, it was available for in-house loans only.

## Indiana

### Property Tax Benefits-IN

Property Tax Benefits-IN has been updated to match the most recent version that is available (4-14 revision date). This document is issued to individuals who obtain a loan on a single family residence, which is a first-lien purchase money mortgage transaction or a refinancing.

## Kansas

### **Borrower Notice-KS**

The Kansas Borrower Notice has been added pursuant to KS Administrative Regulation 17-24-1. Prior to entering into any contract for the provision of services, or prior to the licensee receiving any compensation or promise of compensation, the licensee (either the lender or the broker) must acquire from the borrower a signed acknowledgment in 10 point boldface type that contains the name and address of the mortgage business, the name and title of the person representing the mortgage business, and the required statement. This document is selected for loans secured by real estate or a dwelling located in Kansas and the lender or mortgage broker is licensed.



## Kentucky

### Security Instruments

The KY Security Instruments have been updated to meet requirements of KY SB 148, which amended mortgage statutes to require that all mortgages contain a provision stating, "The next immediate source from which the mortgagor or grantor derived title to the property or the interest encumbered by this mortgage or deed of trust [ source of title] ." A prompt for Kentucky has been added to include the required statement and the source of title in the Conveyance section.

## Massachusetts

### Recordable Documents

Massachusetts recordable documents have been updated to include the property address to the margin and to make the Return To and Prepared By information required, rather than optional. Mass. Gen. Law Ch. 183 Sec. 6B.

### Lead Paint Notification-MA

The Seller's Disclosure section of the Lead Paint Notification-MA has been updated to allow both checkboxes on page 3 to print blank to accommodate situations where the information is not known at the time the document is prepared, and the appropriate checkbox will be checked manually at the time of signing.

## Minnesota

### **Request for Notice of Default or Sale-MN**

The Request for Notice of Default or Sale-MN has been removed because the Certificate and Request for Notice by Corporation or Partnership-MN is already available for transactions secured by real property that is located in Minnesota, if you indicate that you would like to add this document.

## New Jersey

### **Application Fees Disclosure NJ**

The Application Fees Disclosure NJ has been updated to not include fees that are related to closing. Only application, appraisal, credit report and user-defined fees should be printing on the document.

### **Settlement Service Fees Estimate-NJ**

The Settlement Service Fees Estimate-NJ was updated to correct several issues with how fee names were displayed and fee totals calculated. Prior to this change, if the fee name was user-defined, the user-defined description was not included. Also prior to the update, where fees could be itemized for certain blocks on the Good Faith Estimate, the total amount was also being included, causing the total to be incorrect; and when there is a credit in Block 2 on the Good Faith Estimate, the amount was printing as a positive number rather than a negative number.

## Pennsylvania

### Recordable Documents

The Pennsylvania recordable documents have been updated for compliance with county requirements. Effective 10/1/14, Huntingdon County requires that the 'Parcel Number' be located at the top of recordable documents. Updated documents include:

- VMP6PA - Mortgage Fannie Mae/Freddie Mac 3039
- VMP6APA - Mortgage with MERS as Nominee Fannie Mae/Freddie Mac 3039
- VMP76PA - Second Mortgage
- VMP76NPA - Second Mortgage with MERS as Nominee
- VMP942PA - Power of Attorney for Borrower
- VMP94PA - Assignment of Mortgage from Non-MERS Investor to MERS
- VMP95PA - Assignment of Mortgage from MERS to Non-MERS Investor
- VMP995PA - Assignment of Mortgage
- VMP995WPA - Assignment of Mortgage with Acknowledgment

## South Carolina

### **Notice to Cosigner**

The Notice to Cosigner that is used in transactions where the governing law state is South Carolina and the Loan Act is the South Carolina Consumer Protection Code was updated by removing the provision regarding the garnishment of wages. This change was made to meet the requirements of South Carolina law, which prohibits garnishment of wages in connection with consumer credit loans.

### **Notice of Agency to Receive Complaints-SC**

The rules for selecting the Notice Of Agency To Receive Complaints-SC document have been updated, South Carolina law applies and the loan is secured by real property located in South Carolina that is the borrower's principal dwelling. Previously, this notice was not selected unless the Consumer Protection Code Loan Act was selected. The Notice Of Agency To Receive Complaints-SC is required under South Carolina High-Cost and Consumer Home Loans Act Section 37-23-70(D). Under this statute, all mortgage loan originators, including employees of mortgage lenders, must provide the borrower with a notice designating the regulatory agency to receive consumer complaints regarding the origination and making of the mortgage loan. The document should be provided at the time of application for a consumer home loan defined under Section 37-23-20 (4).

## Utah

### **Mortgage Loan Sale or Assignment Information UT (VMP552AUT)**

Mortgage Loan Sale or Assignment Information UT (VMP552AUT) has been added for loans with an application received on or after the TRID effective date. This notice is given to borrowers in Utah, if the first lien mortgage loan applied for may be sold or assigned; the servicing of the loan may be sold or assigned; or the mortgage loan will not necessarily be held or serviced by the lender that originates the loan. The new document replaces the RESPA Servicing Disclosure Statement (VMP552UT), which will eventually be discontinued.

For loans subject to the new integrated TILA-RESPA disclosures, the RESPA mortgage servicing disclosure is provided on the Loan Estimate. The new Mortgage Loan Sale or Assignment Information UT (VMP552AUT) will contain only the Utah disclosures required under UT 70-D-2-302 and should only be used for loans with an application received on or after the TRID effective date. You should continue using the current RESPA Servicing Disclosure Statement (VMP552UT) for loans with applications taken prior to the TRID effective date.

## Virginia

### **Indexing Cover Sheet-VA**

The Indexing Cover Sheet-VA has been revised to print the last name of the parties in upper-case letters to meet Virginia recording requirements. Documents submitted for recording in Virginia must include surnames of parties in either all capital letters or underlined. This includes grantors/grantees, assignors/assignees, property owners, trustees, and any other names in a document being indexed. [VA Code Section 17.1-223]

“THIS IS A CREDIT LINE DEED OF TRUST” is included only for loans with multiple advances. Otherwise, the title “DEED OF TRUST” will be included.



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