

Governance, Risk & Compliance

What's New with the Documents

ComplianceOne® mortgage

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Governance, Risk & Compliance

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What's New

MULTI-STATE

Credit Application Real Estate

Universal Credit Application Real Estate-HMDA

The Credit Application Real Estate and Universal Credit Application Real Estate-HMDA have been updated to print **Census Tract** from the Collateral page at the top of page one in the 'Census Tract' field. Previously, if your account was licensed for the Flood interface and the census tract returned from the Flood interface was different than the census tract for HMDA, the census tract from the Flood interface was printing to the document.

Notice of Right of Rescission

Notice of Right of Rescission - Copy 2

Notice of Right of Rescission - Copy 3

The selection rules for the Notice of Right of Rescission documents have been updated for transactions where the collateral owner is a trust. An instance of the document will now be selected for each individual trustee where previously one instance of the document was selected for the Trust. Note that this change was not made for Illinois Land Trusts so those transactions will continue to have one instance of the document selected for the Illinois Land Trust.

DISTRICT OF COLUMBIA

Real Property Recordation and Tax-DC-HE

The Real Property Recordation And Tax-DC-HE has been updated to match the Office of Tax and Revenue Recorder of Deeds for DC Real Property Recordation and Transfer Tax Form FP 7/C with a revision date of 8/2017. Numerous changes have been made in Part A: Type of Instrument; Part H: Consideration and Financing; Part I: Computation of Tax; and the General Instructions regarding Part A and Part I. For existing transactions review and recreate the document if necessary.

MASSACHUSETTS

Notice of Right to Declare Homestead-MA

The Notice of Right to Declare Homestead-MA has been added to comply with Massachusetts Homestead Act, MA Gen Stat. Ch 188 Sec. 14. which requires the notice to be provided by the closing attorney or settlement agent. This document will be selected for any loan secured by a principal dwelling located in MA and either **Organization is Settlement Agent** is selected in Administration for the applicable **Settlement Agent** selected on the Loan Definition page or **Select the Notice of Right to Declare Homestead-MA** is selected in the Transaction section on the Document Data page.

NEW YORK

Notice of Lending-Lender Making Advances-NY

The Notice of Lending-Lender Making Advances-NY has been updated to no longer print a blank line when a second address line has not been entered for the owner.

OHIO

Fannie Mae 1003 Freddie Mac Universal Residential Loan Application OH

The Fannie Mae 1003 Freddie Mac 65 Universal Residential Loan Application OH has been updated to correct an issue where the first instance of current employer was printing in both the current employer section as well as the 'If employed in current position for less than two years...' section. This affected transactions where **2018 HMDA Rule Applies** was checked on the Loan Definition page.

TEXAS

Conventional First Deed Of Trust And Subordinate Security Instrument

Deed of Trust-MLA

FHA Deed Of Trust

The above documents have been updated to match the Fannie Mae and Freddie Mac revisions to the Texas Deed of Trust (Form 3044). Specifically, the second paragraph within the Acceleration; Remedies section has been updated to reflect recent changes to state law that affect the date of foreclosure sales.

Home Equity Affidavit And Agreement Refi Of Existing HE Loan-TX

The Home Equity Affidavit And Agreement Refinance Of Texas 50a6-TX has been updated to match the notice published by the Texas Joint Financial Regulatory Agencies on November 15, 2017. The following changes have been made:

- the document has been renamed Home Equity Affidavit And Agreement Refi Of Existing HE Loan-TX
- the title has been changed to 'Affidavit and Agreement Concerning Refinance of Existing Home Equity Loan to Non-Home Equity Loan Under Section 50(f)(2), Article XVI, Texas Constitution'
- constitutional references in the following sections have been updated to mimic the text in the document title:
 - the notice in bold at the top of page one
 - III. Statement Under Oath
 - Advisory Notice

Home Equity Notice Concerning Refinance Of Existing HE Loan-TX

Home Equity Notice Concerning Refi Of Existing HE Loan Spanish-TX

The Home Equity Notice Concerning Refinance Of Existing HE Loan-TX and Home Equity Notice Concerning Refi Of Existing HE Loan Spanish-TX have been updated to match the notices published by the Texas Joint Financial Regulatory Agencies on November 15, 2017.

- The title of the English version has been changed to 'NOTICE CONCERNING REFINANCE OF EXISTING HOME EQUITY LOAN TO NON-HOME EQUITY LOAN UNDER SECTION 50(F)(2), ARTICLE XVI, TEXAS'.
- The title of the Spanish version has been changed to 'AVISO SOBRE LA REFINANCIACIÓN DE SU PRÉSTAMO EXISTENTE SOBRE EL VALOR LÍQUIDO DE LA VIVIENDA A UN PRÉSTAMO QUE NO-SEA SOBRE EL VALOR LÍQUIDO DE LA VIVIENDA DEFINIDO POR LA SECCIÓN 50(f)(2), ARTICULO XVI, CONSTITUCIÓN DE TEXAS'.

Home Equity Terms and Conditions Agreement Concerning Refinance-TX

The Home Equity Terms and Conditions Agreement Concerning Refinance-TX has been updated to match the notice published by the Texas Joint Financial Regulatory Agencies on November 15, 2017. The title of the document has been changed to 'Terms and Conditions Agreement Concerning Refinance of Existing Home Equity Loan to Non-Home Equity Loan Under Section 50(f)(2), Article XVI, Texas Constitution'.

VIRGINIA

Motor Vehicle Title Application-VA

The Motor Vehicle Title Application-VA has been updated to match the Virginia Department of Motor Vehicles Certificate of Title and Registration (VSA 17A) with a revision date of 7/01/2013. In the Acquisition Type section on page 1 a checkbox for 'Beneficiary Information' has been added and you can now select more than one checkbox within that section. As a result, **Vehicle Acquisition Type** within the Collateral section in Document Data has been replaced with a checkbox (for example **Vehicle is Replica**) for each option. Based on previous selection made for **Vehicle Acquisition Type**, the product will select the corresponding checkbox when an existing transaction is recalled. Lastly, numerous changes were made in the Source of Ownership Information, Registration Information, For Hire Information, and Type of Plate Requested sections on page 2.

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