

What's New with the Documents

2016 October

Preface

This publication was written for ComplianceOne® mortgage

Publication Information / Version

Document Title: What's New with the Documents

Release Date: 2016 October

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What's New

MULTI-STATE

All Documents Where an Additional Signature is Allowed

All of the documents where an 'Additional Signature' is allowed have been revised so that on the Document Data page, the Additional Signature section will appear as 'Additional Signature - First Name Last Name of the Additional Signer'. Previously, the section appeared as 'ADDITIONALSIGNATURE'.

Assignment of Real Estate Security Instrument

The Assignment of Real Estate Security Instrument has been revised to comply with a MERS request to change the statement "grant, sell, assign, transfer and convey" to "transfer and convey".

Authorization to Release SSN Verification

The contact information at the bottom of the Authorization to Release SSN Verification has been updated to print the address and phone number for the borrower or cosigner for whom the document instance is being generated versus having you reenter the information on the Document Data page.

Closing Disclosure

The Closing Costs Financed (Paid from your Loan Amount) line in the Calculating Cash to Close table on the Closing Disclosure when your transaction does not have a seller has been revised to remove the restriction that the value always print as a negative number. The line now allows either a positive or a negative number to be stated.

The Closing Disclosure has been revised to print the Appraisal notice language when a mobile home collateral exists on the transaction.

Consumer Handbook on Adjustable Rate Mortgages

The Consumer Handbook on Adjustable Rate Mortgages has been revised. Specifically, in the first paragraph on Page 1, "CPFB's website" has been revised to "CFPB's website" and in Appendix C on Page 19, the FHFA zip code is being updated to 20219.

Continuation Sheet for Request for Verification of Deposit

The document selection for the Continuation Sheet for Request for Verification of Deposit has been revised so that it no longer selects when it is not needed. Previously, the document selected in certain circumstances when there was no information to overflow onto the document.

Continuation Sheet for Request for Verification of Rent/Mortgage/Loan

The document selection for the Continuation Sheet for Request for Verification of Rent/Mortgage/Loan has been revised so that it no longer selects when it is not needed. Previously, the document selected in certain circumstances when there was no information to overflow onto the document.

Continuation Sheet for Verification of Dependent Care

The document selection for the Continuation Sheet for Verification of Dependent Care has been revised so that it no longer selects when it is not needed. Previously, the document selected in certain circumstances when there was no information to overflow onto the document.

Continuation Sheet for Verification of Stock/Securities

The document selection for the Continuation Sheet for Verification of Stock/Securities has been revised so that it no longer selects when it is not needed. Previously, the document selected in certain circumstances when there was no information to overflow onto the document.

Credit Application Real Estate

The Total field for 'Net Rental Income' in the 'Monthly Income and Combined Housing Expense Information' Section on Page 2 of the Credit Application Real Estate has been revised so that when there is one borrower on a loan who has rental income, the rental income will properly print in the total column. The rental income amount was being properly included in the Borrower column, overall Borrower Total and Section Total so this change has no impact on those fields.

Escrow Account Disclosure

The Escrow Account Disclosure has been revised, making it optional for you to include a Borrower signature line on the document. Regulation X, 12 CFR 1024.17(g) requires that an initial escrow account statement be given to a borrower when an escrow account is established as a condition of the loan. The same section mandates that certain information be included in the initial statement, but signatures are not required, so we have made them optional. If you wish to remove the signature line for the borrower, in Document Data, you must select **Exclude Signatures From Escrow Account Disclosure**.

Fannie Mae 1003 Freddie Mac 65 Universal Residential Loan Application

The Fannie Mae 1003 Freddie Mac 65 Universal Residential Loan Application has been revised to better conform to the Fannie Mae Data Entry Guidelines on construction and construction-to-permanent transactions. Specifically, in Section II. Property Information and Purpose of Loan, the four 'Purpose of Loan' checkboxes were revised so that only one box will check at a time. In addition, the fields in Section II that are designated for refinance transaction data were also revised so that if the transaction is either a construction or construction-to-permanent loan, then those fields designated for refinance transactions will be left blank. Fannie Mae has indicated that its system treats construction transactions as purchase money mortgages and construction-to-permanent transactions as refinances. This caused information in the various fields within Section II to duplicate in some circumstances. In Section VII. Details of Transaction, lines a-d, i and p were revised to better align the values that print with Fannie Mae's expectations. Per the Fannie Mae Data Entry Guidelines, line a is designated for purchase and construction transactions, line b for purchase only, line c for purchase and construction and line d for refinance and construction-to-permanent. Previously, lines a-c were excluded in refinance transactions and line d would only print in refinance transactions.

The Total field for 'Net Rental Income' in the 'Monthly Income and Combined Housing Expense Information' Section on Page 2 of the Fannie Mae 1003 Freddie Mac 65 Universal Residential Loan Application has been revised so that when there is one borrower on a loan who has rental income, the rental income will properly print in the total column. The rental income amount was being properly included in the Borrower column, overall Borrower Total and Section Total so this change has no impact on those fields.

The 'Own or Rent' checkboxes in the Co-Borrower Present Address and Former Address fields of the Uniform Residential Loan Application have been enhanced so you can select the applicable box rather than selecting the appropriate option from a drop down list. The revised behavior is consistent with how you select the same options in the Borrower Present Address and Former Address fields.

The Legal Description of Subject Property on the Uniform Residential Loan Application has been revised to include an optional field to capture a short legal description. If a short legal description is provided, this will print on the application documents instead of the **Legal Description** and allows other documents like the Security Instruments to continue to print the full legal description. If you do not enter a value into **Abbreviated Legal Description for Application Documents** it will continue to print the **Legal Description** on the application documents.

Fannie Mae 1003 Freddie Mac 65 URLA Continuation Page

The Fannie Mae 1003 Freddie Mac 65 URLA Continuation Page has been revised so you can optionally enter a combined overflow declarations description with all of the declarations that are not on the Fannie Mae 1003 Freddie Mac 65 URLA to print on the continuation page. The field is found on the Document Data page under the Transaction Data section, **Combined Overflow Declarations Description**.

Fannie Mae 1008 Freddie Mac 1077 Underwriting Transmittal

The Fannie Mae 1008 Freddie Mac 1077 Underwriting Transmittal has been revised to print 'See attached' when there is at least one down payment type that also has a source description.

Fannie Mae 1008 Freddie Mac 1077 Underwriting Transmittal Cont

The Fannie Mae 1008 Freddie Mac 1077 Underwriting Transmittal Cont has been revised to print the down payment type and source description when both are provided.

Fannie Mae 1076 Freddie Mac 476 Condominium Project Questionnaire

The Fannie Mae 1076 Freddie Mac 476 Condominium Project Questionnaire has been added. Fannie Mae and Freddie Mac have developed standardized Condominium Project Questionnaire documents based on lender and industry feedback collected over the years, as well as from a recent GSE survey. This document is used to provide a list of eligibility questions to support a full condominium project approval process for new and established condominium projects.

Fannie Mae Freddie Mac 3170 One to Four Family Rider

The Fannie Mae Freddie Mac 3170 One to Four Family Rider has been revised so that the sections are 'numbered' appropriately. Previously, Sections F and G were being mis-numbered in certain circumstances.

First Payment Letter

The address where the first payment should be sent for the First Payment Letter has been revised so that the Payment Center address from Administration prints when you select **Lender is Servicing the Transaction**. If a Payment Center address was not entered under Addresses within Administration then the organization address will print. If the **Lender is Servicing the Transaction** is not selected you can enter a separate servicer address on the Document Data page under the Note section on the First Payment Letter.

HUD 928005b Conditional Commitment

The Mortgagee address field on page 3 and 5 of the HUD 928005b Conditional Commitment has been revised to allow a second address line to print.

HUD 92900 LT Loan Underwriting And Transmittal Summary

The 'Source of funds' field on the first page of the HUD 92900 LT Loan Underwriting And Transmittal Summary has been revised so that it matches the functionality of the analogous field on the Fannie Mae 1003 Freddie Mac 65 Universal Residential Loan Application. If more than one down payment type is provided "see attached" will print, otherwise the down payment type followed by a colon and the source description will print if one is provided. Previously, if more than one down payment type was provided, "see attached" would print, but if just one down payment type was provided and it was anything other than a down payment type of 'Other', it would not print on the document.

HUD 92900 LT Loan Underwriting Transmittal Summary Continuation Page

The HUD 92900 LT Loan Underwriting Transmittal Summary Continuation Page has been revised to print the down payment type and source description when both are provided.

HUD FHA Notice to Homeowner Assumption

The HUD FHA Notice to Homeowner Assumption has been revised to more closely match the model form. We have added "Notice to Homeowner: Release of Personal Liability for Assumptions of Mortgages Closed on or after December 15, 1989" to the title area and deleted the Instructions to Mortgagee section.

Loan Estimate

Section F - Prepays on the Loan Estimate has been revised so that '0' no longer prints in front of the number of payments when an 'other' payment amount is provided, but the number of payments is not. It is generally expected that a payment number will be provided if a payment amount is provided.

The Loan Estimate has been revised to print the Appraisal notice language when mobile home collateral exists on the transaction.

Note-Adjustable Rate-MLA

The Note-Adjustable Rate-MLA has been revised to add a paragraph (paragraph 12) where the borrower explicitly agrees to pay the Military Annual Percentage Rate (MAPR). Per 32 CFR 323.4(a), you may not require a covered borrower to pay an MAPR unless the borrower has agreed to do so under the terms of the credit agreement or promissory note.

Note-Fixed Rate-MLA

The Note-Fixed Rate-MLA has been revised to add a paragraph (paragraph 11) where the borrower explicitly agrees to pay the Military Annual Percentage Rate (MAPR). Per 32 CFR 323.4(a), you may not require a covered borrower to pay an MAPR unless the borrower has agreed to do so under the terms of the credit agreement or promissory note.

Request for Verification of Loan

Section 8 of the Request for Verification of Loan has been revised so that the name and address of the applicant for the loan identified in Section 7 of the document prints.

The Request for Verification of Loan has been updated to print 'See Attached' when there are more than four loans at the same creditor to be verified on a transaction in section '7. Information to Be Verified' the 4th row within the column 'Loan in the Name of' to support the addition of the Request for Verification of Loan Supplement.

Request for Verification of Loan Supplement

The Request for Verification of Loan Supplement has been added as an overflow page for the Request for Verification of Loan.

Revised Closing Disclosure Cover Letter

The date within the first paragraph of the Revised Closing Disclosure Cover Letter has been revised to ensure that the date of the previously disclosed closing disclosure prints. Previously, the document would periodically print the date of the previously disclosed loan estimate.

Revised Loan Estimate Cover Letter

The date within the first paragraph of the Revised Loan Estimate Cover Letter has been revised to ensure that the date of the previously disclosed loan estimate prints. Previously, the document would periodically print the date of the previously disclosed closing disclosure.

Uniform Underwriting and Transmittal Summary

The 'Source of Funds' field on the Uniform Underwriting and Transmittal Summary has been revised so that a colon will print in between the down payment type and down payment source description if a source description is provided. Previously, just a blank space would print between the two. With this change, the formatting of the field now mirrors the formatting of the continuation page.

The Uniform Underwriting and Transmittal Summary has been revised to better conform to the Fannie Mae Data Entry Guidelines on construction and construction-to-permanent transactions. Specifically, in Section II. Property Information and Purpose of Loan, the six 'Purpose of Loan'

checkboxes were revised so that only one box will check at a time. Fannie Mae has indicated that its system treats construction transactions as purchase money mortgages and construction-to-permanent transactions as refinances. This caused information in the various fields within Section II to duplicate in some circumstances.

Universal Credit Application Real Estate **Universal Credit Application Real Estate WOG**

The 'Own or Rent' checkboxes in the Co-Borrower Present Address and Former Address fields of the documents have been enhanced so you can select the applicable box rather than selecting the appropriate option from a drop down list. The revised behavior is consistent with how you select the same options in the Borrower Present Address and Former Address fields.

The Legal Description of Subject Property on the Universal Credit Application Real Estate has been revised to include an optional field to capture a short legal description. If a short legal description is provided, this will print on the application documents instead of the **Legal Description** and allows other documents like the Security Instruments to continue to print the full legal description. If you do not enter a value into **Abbreviated Legal Description for Application Documents** it will continue to print the **Legal Description** on the application documents.

CALIFORNIA

Fannie Mae 1003 Freddie Mac 65 Universal Residential Loan Application CA

The Fannie Mae 1003 Freddie Mac 65 Universal Residential Loan Application CA has been revised to better conform to the Fannie Mae Data Entry Guidelines on construction and construction-to-permanent transactions. Specifically, in Section II. Property Information and Purpose of Loan, the four 'Purpose of Loan' checkboxes were revised so that only one box will check at a time. In addition, the fields in Section II that are designated for refinance transaction data were also revised so that if the transaction is either a construction or construction-to-permanent loan, then those fields designated for refinance transactions will be left blank. Fannie Mae has indicated that its system treats construction transactions as purchase money mortgages and construction-to-permanent transactions as refinances. This caused information in the various fields within Section II to duplicate in some circumstances. In Section VII. Details of Transaction, lines a-d, i and p were revised to better align the values that print with Fannie Mae's expectations. Per the Fannie Mae Data Entry Guidelines, line a is designated for purchase and construction transactions, line b for purchase only, line c for purchase and construction and line d for refinance and construction-to-permanent. Previously, lines a-c were excluded in refinance transactions and line d would only print in refinance transactions.

The Total field for 'Net Rental Income' in the 'Monthly Income and Combined Housing Expense Information' Section on Page 2 of the Fannie Mae 1003 Freddie Mac 65 Universal Residential Loan Application CA has been revised so that when there is one borrower on a loan who has rental income, the rental income will properly print in the total column. The rental income amount was being properly included in the Borrower column, overall Borrower Total and Section Total so this change has no impact on those fields.

The 'Title will be held in what Name(s)' field on the California Universal Residential Loan Application has been expanded to two lines.

The 'Own or Rent' checkboxes in the Co-Borrower Present Address and Former Address fields of the California Uniform Residential Loan Application have been enhanced so you can select the

applicable box rather than selecting the appropriate option from a drop down list. The revised behavior is consistent with how you select the same options in the Borrower Present Address and Former Address fields.

The Legal Description of Subject Property on the California Uniform Residential Loan Application has been revised to include an optional field to capture a short legal description. If a short legal description is provided, this will print on the application documents instead of the **Legal Description** and allows other documents like the Security Instruments to continue to print the full legal description. If you do not enter a value into **Abbreviated Legal Description for Application Documents** it will continue to print the **Legal Description** on the application documents.

DISTRICT OF COLUMBIA

Fannie Mae 1003 Freddie Mac 65 Universal Residential Loan Application DC

The Fannie Mae 1003 Freddie Mac 65 Universal Residential Loan Application DC has been revised to better conform to the Fannie Mae Data Entry Guidelines on construction and construction-to-permanent transactions. Specifically, in Section II. Property Information and Purpose of Loan, the four 'Purpose of Loan' checkboxes were revised so that only one box will check at a time. In addition, the fields in Section II that are designated for refinance transaction data were also revised so that if the transaction is either a construction or construction-to-permanent loan, then those fields designated for refinance transactions will be left blank. Fannie Mae has indicated that its system treats construction transactions as purchase money mortgages and construction-to-permanent transactions as refinances. This caused information in the various fields within Section II to duplicate in some circumstances. In Section VII. Details of Transaction, lines a-d, i and p were revised to better align the values that print with Fannie Mae's expectations. Per the Fannie Mae Data Entry Guidelines, line a is designated for purchase and construction transactions, line b for purchase only, line c for purchase and construction and line d for refinance and construction-to-permanent. Previously, lines a-c were excluded in refinance transactions and line d would only print in refinance transactions.

The Total field for 'Net Rental Income' in the 'Monthly Income and Combined Housing Expense Information' Section on Page 2 of the Fannie Mae 1003 Freddie Mac 65 Universal Residential Loan Application DC has been revised so that when there is one borrower on a loan who has rental income, the rental income will properly print in the total column. The rental income amount was being properly included in the Borrower column, overall Borrower Total and Section Total so this change has no impact on those fields.

The 'Own or Rent' checkboxes in the Co-Borrower Present Address and Former Address fields of the District of Columbia Uniform Residential Loan Application have been enhanced so you can select the applicable box rather than selecting the appropriate option from a drop down list. The revised behavior is consistent with how you select the same options in the Borrower Present Address and Former Address fields.

The Legal Description of Subject Property on the District of Columbia Uniform Residential Loan Application has been revised to include an optional field to capture a short legal description. If a short legal description is provided, this will print on the application documents instead of the **Legal Description** and allows other documents like the Security Instruments to continue to print the full legal description. If you do not enter a value into **Abbreviated Legal Description for Application Documents** it will continue to print the **Legal Description** on the application documents.

ILLINOIS

Borrower Information Document-IL

The Borrower Information Document-IL has been revised to change references to the 'Settlement Cost Booklet' to 'Your Home Loan Toolkit' as that is what the updated CFPB materials are now called.

INDIANA

Notice To Borrower-IN

The Notice To Borrower-IN has been revised to match the state's model form. Previously, the Office of the Indiana Attorney General was maintaining two separate versions of the model form (form HPU-01), one with reference to the HUD-1/HUD-1A and one with reference to the Closing Disclosure. However, effective October 3, 2015, the form was revised to reference both sets of documents. The Notice To Borrower-IN in the product has therefore been revised to conform to match the revised model form, and the separate Notice to Borrower Prospective Borrower-IN has been removed from the product since it is no longer needed.

Notice To Borrower Prospective Borrower-IN

The Notice To Borrower Prospective Borrower-IN has been removed from the product. Previously, the Office of the Indiana Attorney General was maintaining two separate versions of the model form (form HPU-01), one with reference to the HUD-1/HUD-1A and one with reference to the Closing Disclosure. However, effective October 3, 2015, the model form was revised to reference both sets of documents. The Notice To Borrower-IN in the product has therefore been revised to conform to match the revised model form, and the separate Notice to Borrower Prospective Borrower-IN is no longer needed.

IOWA

Mortgage-Closed End- IA

The Notice Section on page 2 of the Mortgage-Closed End-IA has been revised so that dollar amount prints in the same size and font as the rest of the paragraph.

MARYLAND

Lender and Originator Disclosures-MD

The Lender and Originator Disclosures-MD has been revised to allow a second street address line in the Property Address field on the document.

Counseling Notice-MD

The Borrower field at the top of page 1 of the Counseling Notice-MD has been revised so that if there is more than one borrower in the transaction, the names of the borrowers will be separated by a comma.

MICHIGAN

Borrowers Bill of Rights-MI

The Borrowers Bill Of Rights-MI has been removed from the product. The document was previously required by Michigan Compiled Laws 445.1636, but 2016 Senate Bill 578, effective June 13, 2016,

amended the section so that the special information booklet described in Real Estate Settlement Procedures Act, 12 C.F.R. 1024.6 is now required instead.

Consumer Caution And Home Ownership Counseling Notice-MI

The Consumer Caution and Home Ownership Counseling Notice-MI has been removed from the product. The document was previously required by Michigan Compiled Laws 445.1637, but 2016 Senate Bill 578, effective June 13, 2016, repealed the section, so the document is no longer required.

HUD Approved Counseling Agencies-MI

The HUD Approved Counseling Agencies-MI (Notice of Homeowner Counseling) has been removed from the product. The document was previously required by Michigan Compiled Laws 445.1637, but 2016 Senate Bill 578, effective June 13, 2016, repealed the section, so the document is no longer required.

MISSISSIPPI

Assignment of Real Estate Security Instrument

Deed of Trust

Release of Real Estate Security Instrument

For the Prepared By line at the top of the document, the preparer's city, state and postal code now print on the document instead of the Return To's city, state and postal code.

OHIO

Fannie Mae 1003 Freddie Mac 65 Universal Residential Loan Application OH

The Fannie Mae 1003 Freddie Mac 65 Universal Residential Loan Application OH has been revised to better conform to the Fannie Mae Data Entry Guidelines on construction and construction-to-permanent transactions. Specifically, in Section II. Property Information and Purpose of Loan, the four 'Purpose of Loan' checkboxes were revised so that only one box will check at a time. In addition, the fields in Section II that are designated for refinance transaction data were also revised so that if the transaction is either a construction or construction-to-permanent loan, then those fields designated for refinance transactions will be left blank. Fannie Mae has indicated that its system treats construction transactions as purchase money mortgages and construction-to-permanent transactions as refinances. This caused information in the various fields within Section II to duplicate in some circumstances. In Section VII. Details of Transaction, lines a-d, i and p were revised to better align the values that print with Fannie Mae's expectations. Per the Fannie Mae Data Entry Guidelines, line a is designated for purchase and construction transactions, line b for purchase only, line c for purchase and construction and line d for refinance and construction-to-permanent. Previously, lines a-c were excluded in refinance transactions and line d would only print in refinance transactions.

The Total field for 'Net Rental Income' in the 'Monthly Income and Combined Housing Expense Information' Section on Page 2 of the Fannie Mae 1003 Freddie Mac 65 Universal Residential Loan Application OH has been revised so that when there is one borrower on a loan who has rental income, the rental income will properly print in the total column. The rental income amount was being properly included in the Borrower column, overall Borrower Total and Section Total so this change has no impact on those fields.

The 'Own or Rent' checkboxes in the Co-Borrower Present Address and Former Address fields of the Ohio Uniform Residential Loan Application have been enhanced so you can select the applicable box rather than selecting the appropriate option from a drop down list. The revised behavior is consistent with how you select the same options in the Borrower Present Address and Former Address fields.

The Legal Description of Subject Property on the Ohio Uniform Residential Loan Application has been revised to include an optional field to capture a short legal description. If a short legal description is provided, this will print on the application documents instead of the **Legal Description** and allows other documents like the Security Instruments to continue to print the full legal description. If you do not enter a value into **Abbreviated Legal Description for Application Documents** it will continue to print the **Legal Description** on the application documents.

PENNSYLVANIA

All recordable Pennsylvania documents

The 'Premises' field which prints in the recording section of all of our Pennsylvania recordable documents have been revised to allow a second street address line to print.

SOUTH CAROLINA

Motor Vehicle Title Application-SC

The Motor Vehicle Title Application-SC has been enhanced in several areas. In Section A, the Lost, Stolen, and Destroyed checkboxes in the Duplicate Title field have been revised so that in Document Data, only these three options are available. Previously, eleven different duplicate title types were available. In section D, the SC Customer No. fields have been revised so that either an EIN or an Identifier for the new primary Owner or new co-owner can be printed. Previously, only an Identifier was allowed. In Section D, the Address Where Vehicle is Housed field has been revised to print the Lessor's address. Previously, the field printed the street address of the collateral. In Section D, the Daytime Telephone Number has been revised to accommodate a home or cell phone. Lastly, the fields in Section E have been revised so that nothing will print unless the collateral is being leased. Previously, the fields would print leasing information even when the collateral was owned.

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