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Version 2019.1

Release Notes

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ARTA Lending Version 2019.1

New Release Best Practices

- We encourage users to upgrade promptly.
- Process as many of your work list items as possible prior to upgrading to the new version. Having a minimal number of pending items in Application, Loan Decision, and Loans work lists will help streamline the update.
- Review your templates when indicated in a release note and complete the applicable tasks:
 - Add new documents to applicable templates when new document(s) are added to a release.
 - Remove previous version of the document(s).
 - Remove old versions and add back updated document(s). If a template includes a revised document, remove the document and add the document back to ensure the application incorporates the changes.
 - If a drop-down menu item was added or changed, select a different item in the drop-down list, save the template, then reselect the appropriate item.

Release Notes

This Release Notes document provides information about what's new or changed for this ARTA Lending release. You can find the most recent version of the Release Notes on the Solutions Support web site at <http://www.WoltersKluwerFS.com/Support/>.

Program Changes

HMDA LAR Record Report

Previously, the title on the HMDA LAR Record report wasn't taking into account activity year for which the transaction applied and it would read 2018 when the transaction applied to 2019. The issue has been resolved and the correct year shows in the title on the HMDA LAR Record report.

Loan Administrative Fee — Minnesota

The program has been updated for the Loan Administrative Fee for Minnesota. This fee is no longer displayed in the Additional finance charge section on the Fees screen when Commercial/Agricultural is selected as the Loan purpose on the Criteria screen.

This change relates to the Loan Administrative Fee as defined by Minnesota Statutes 47.59 Subdivision 6(d), which applies only to closed-end consumer transactions.

If users wish to include a Loan Administrative Fee on a commercial transaction, then they may do so by entering the information in the Additional charge description field that will appear in data entry for the UN-MN when a fee is entered into the Other fees section and the Additional terms description field for the COMM-NOTE.

M-250 — Guaranty by Entity

In the previous release, when viewing the Details screen in the M-250, Guaranty by Entity, the data entered for the borrower's information would be removed from the transaction. The program has been updated and this issue resolved.

OneSumX — Beneficial Owners and Controlling Manager/Owner

Changes have been made to the program to remove the requirement that users select a Controlling Manager/Owner for the Certificate of Beneficial Owners document when a Business party is not exempt from the CDD regulation. Previously a user was unable to move forward off the screen until a Controlling Manager/Owner was selected. With this change, if a Controlling Manager/Owner is not selected for a Business party, a message displays indicating that a Controlling Manager/Owner is required and asking the user if they would like to select one. If they select No they will move forward off the screen and will be able to go back and select a Controlling Manager/Owner at another time.

OneSumX — FCC Login Screen

The Forgot User Name/Password URL has been updated in the OneSumX FCC login screen which will allow the user to retrieve user name and reset passwords. Previously, the Forgot User Name/Password function was not working correctly.

Windows Server 2008

Microsoft's Windows Server 2008 (W2K8) Operating System will be End of Life on January 14, 2020. Microsoft will no longer provide security updates or bug fixes for this software after the End of Life date. As a result, Wolters Kluwer is moving forward with plans to end operational support for ARTA Lending running on Microsoft's Windows Server 2008 Operating System. The 2019.4 release at the end of 2019 will be our last release that will support Microsoft Windows Server 2008.

ARTA Lending has been certified to support:

- Microsoft Window Server 2012 Standard or Enterprise
- Microsoft Windows Server 2016

It is recommended to upgrade your environments to Microsoft Windows Server 2012 or Microsoft Windows Server 2016 by the end of 2019.

Multi-State Form Changes

MLAADDAUTOWD (Automatic Withdrawal Addendum)

MLA-PLV-D-XX (MLA Personal Line Variable Credit Agreement - Draw period only) (CA, IA, TX, WI)

MLA-PL-V-DR (MLA Personal Line Variable Credit Agreement - Draw period followed by a repayment period)

MLA-PLV-DR-XX (MLA Personal Line Variable Credit Agreement - Draw period followed by a repayment period) (CA, IA, TX, WI)

MLA-PL-V-E (MLA Personal Line Variable Credit Agreement - Evergreen)

MLA-PLV-E-XX (MLA Personal Line Variable Credit Agreement - Evergreen) (CA, IA, TX, WI)

The MLAADDAUTOWD has been added as an embedded form for the documents listed above if the option for "Automatic withdrawal" is selected on the data entry screen. The form is for use in open-end credit transactions subject to the Military Lending Act and authorizes the Lender to automatically withdraw the minimum payment from the Borrower's account. In addition, the Lender may choose to advance money to make the payment if there are insufficient funds in the account, thereby increasing the loan account balance. However, the MLAADDAUTOWD permits the Borrower to indicate if they wish the Lender to advance money to make the minimum payment. Thus, for MLA transactions, the Borrower, not the Lender, will have control over the decision to increase the loan account balance.

UN (Universal Note)

UN-LAZ-AK (Universal Note AK)

UN-XX (Universal Note)(AL, AR, CA, CT, FL, GA, IA, ID, IL, IN, LA, MD, MN, MO, NC, ND, NH, NJ, NY, OH, OR, PA, RI, SC, TN, TX, VA, VT, WI, WV)

The form UN, Universal Note was updated. The United States Department of Agriculture ("USDA"), through its agent, the Farm Service Agency ("FSA"), requires lenders participating in various USDA loan programs to include certain default language in various loan documents. The Regulation of the Department of Agriculture, 7 C.F.R. Part 1940, Subpart G, Exhibit M contained this default language, and effective August 3, 2016, Subpart G was removed. Now, the FSA requires that lenders use, verbatim, the default language contained in the most recent version of the FSA-2232

Form (Rev. Date of 08-03-16), which language includes a new citation, 7 C.F.R. Part 12. To ensure timely compliance with the default language requirement, Wolters Kluwer previously created and provided to users the following riders (collectively, the "USDA Riders"): USDA-A-R, USDA-N-R, and USDA-SI-R. The USDA Riders were intended to, on a temporary basis, modify and/or amend various commercial agreements, promissory notes, and security instruments for the sole purpose of including the updated USDA default language. Wolters Kluwer is now implementing a permanent solution by revising all affected forms to include the updated USDA default language. Customers are advised that upon the use of the newly revised forms that the USDA Riders will no longer be necessary.

U.K. regulators are likely eliminating or deregulating the use of the London Inter-Bank Offered Rate (LIBOR) index rate at the end of the year 2021. As a result, the forms have been updated to add index rate replacement language to enable the user to select another:

- Base
- Reference
- Or another rate as a replacement rate
- And an alternative interest rate margin

In addition, other updates have been made to the formatting and language throughout the form. Also, some fields and/or the file name may have changed to follow standard authoring best practices.

Finally, to provide consistency among our forms, the following changes were made where applicable:

- Lines under all the fields were removed

Before

BORROWER'S NAME AND ADDRESS <small>"I" includes each borrower above, jointly and severally.</small>	LENDER'S NAME AND ADDRESS <small>"You" means the lender, its successors and assigns.</small>	Loan Number _____ Date _____ Maturity Date _____ Loan Amount \$ _____ Renewal Of _____
For value received, I promise to pay to you, or your order, at your address listed above the PRINCIPAL sum of _____ Dollars \$ _____		
<input type="checkbox"/> Single Advance: I will receive all of this principal sum on _____ . No additional advances are contemplated under this note.		
<input type="checkbox"/> Multiple Advance: The principal sum shown above is the maximum amount of principal I can borrow under this note. On _____ I will receive the amount of \$ _____ and future principal advances are contemplated.		
Conditions: The conditions for future advances are _____		

After

Promissory Note

BORROWER'S NAME AND ADDRESS <small>"I" includes each borrower above, jointly and severally.</small>	LENDER'S NAME AND ADDRESS <small>"You" means the lender, its successors and assigns.</small>	Loan Number: Date: Maturity Date: Loan Amount: \$ Renewal Of:
For value received, I promise to pay to you, or your order, at your address listed above the PRINCIPAL sum of _____ Dollars \$ _____		
<input type="checkbox"/> Single Advance. I will receive all of this principal sum on _____ . No additional advances are contemplated under this note.		
<input type="checkbox"/> Multiple Advance. The principal sum shown above is the maximum amount of principal I can borrow under this note. On _____ I will receive the amount of \$ _____ and future principal advances are contemplated.		
Conditions. The conditions for future advances are _____		

- Initial lines were removed as they are no longer required
- The title "Promissory Note" was added at the top of the form
- The section 'Commissions or Other Remuneration' was renamed 'Commissions'

- Section text revisions were made to the Commissions section
- The signature section was reformatted
- A signature addendum checkbox was added
- Tagline at the bottom of the page has been updated

UNS-LAZ (Universal Note And Security Agreement)

UNS-LAZ-XX (Universal Note And Security Agreement) (AK, AL, AR, AZ, CA, CT, FL, GA, IA, ID, IL, IN, LA, MD, MI, MN, MO, NC, ND, NH, NJ, NY, OH, OK, OR, PA, RI, SC, TN, TX, VA, VT, WI, WV, WY)

The United States Department of Agriculture (USDA), through its agent, the Farm Service Agency (FSA), requires lenders participating in various USDA loan programs to include certain default language in various loan documents. The regulation of the Department of Agriculture, 7 C.F.R. Part 1940, Subpart G, Exhibit M contained this default language, and effective August 3, 2016, Subpart G was removed. Now the FSA requires that lenders use, verbatim, the default language contained in the most recent version of the FSA-2232 Form (Rev. Date of 08-03-16), which language includes a new citation, 7 C.F.R. Part 12.

To ensure timely compliance with the default language requirement, Wolters Kluwer previously created and provided to users the following riders (collectively, the “USDA Riders”): USDA-A-R, USDA-N-R and USDA-SI-R. The USDA Riders were intended to, on a temporary basis, modify and/or amend various commercial agreements, promissory notes, and security instruments for the sole purpose of including the updated USDA default language.

Wolters Kluwer has implemented a permanent solution by revising all affected forms to include the updated USDA default language. Customers are advised that upon the use of the newly revised forms that the USDA Riders will no longer be necessary.

In addition, a title of “Promissory Note and Security Agreement” has been added to the top of these forms. Also, in the “Late Charge” section, the existing late fee completion field has been extended by one full line.

U.K. regulators are likely eliminating or deregulating the use of the London Inter-Bank Offered Rate (or LIBOR) index rate at the end of the year 2021. As a result, the existing index rate replacement language in various commercial notes has been updated to enable the user to:

- select another base
- reference
- another rate as a replacement rate
- an alternative interest rate margin

Finally, the tagline at the bottom of the page has been updated, where applicable, and initial lines have been removed as they are no longer required. The signature area has also been updated.

Additional Changes to UNS-LAZ-XX

Minnesota

The phrase “Unless prohibited by law” has been added to the “Waiver” section.

North Dakota

The Motor Vehicle Notice Box has been removed as it is no longer required, and the existing late fee completion field has been extended by one full line.

Pennsylvania

The page references have also been revised in the Ownership and Duties Toward Property on page 2, and in the Third-Party signature box on page 3. The verbiage will no longer reflect the page number and will now say "in this agreement".

VMP1561 (Telephone Consumer Protection Act of 1991 (TCPA) Consent for Direct Lending)

The TCPA Consent for Direct Lending has been added to address market requests to include separate consumer consent forms to comply with the Federal Telephone Consumer Protection Act of 1991, as amended (47 U.S.C. 227), Federal Communications Commission's regulations (47 C.F.R. 6400) and the FCC's Order 15-72.

The TCPA Consent for Direct Lending obtains a consumer's express written and signed consent for a financial institution or business to contact the consumer by a telephone call. This can be done using whatever method the consumer authorized in any account or credit application or agreement, including a wireless device and text messaging. It obtains the consumer's consent for the financial institution or business to use devices capable of autodialing with artificial and prerecorded messages. It also notifies the consumer of the consumer's right to revoke consent at any time using any reasonable method. It may be used by any business who has or will have a business relationship with the consumer. For example, if the consumer provided a wireless phone number on a credit application, the consumer is consenting to and authorizing the financial institution to contact the consumer by voice or text messaging using that wireless phone number or any other phone number authorized on this form. It is required to obtain a consumer's written consent in anticipation of a call made or text message sent to the consumer's wireless or mobile phone. This form is NOT intended or designed to be used for telemarketing purposes.

It is intended for direct lending transactions which refers to parties as Consumer and Creditor. A Consumer can be any individual or entity, whom is a party to the transaction and whom the Creditor may need to contact in the future about the account or credit. In this context, a Consumer can include the following:

- Applicant
- Borrower
- Cosigner
- Guarantor
- Collateral owner
- Trustee
- Anyone signing in a representative capacity
- As an additional party

VMP9030 (Request for Taxpayer Identification Number and Certification IRS Form W-9) W-9INST (Instructions for the Requester of IRS Forms W-9)

Form VMP9030 (Request for Taxpayer Identification Number and Certification IRS Form W-9) has been revised to match the model form. In the Backup Withholding section, the percentage of payments has been changed from 28% to 24%.

Form W-9INST (Instructions for the Requester of IRS Forms W-9) has been revised to follow the model form. In addition, a What's New section has been added to page 1 regarding the backup

withholding rate for reportable payments, which has been changed from 28% to 24%. Other minor changes have been made throughout as well.

VMP9035C (Proceeds From Real Estate Transactions)

The IRS posted a revised Form 1099-S, Proceeds From Real Estate Transactions, for 2019. Form VMP9035C, Form 1099-S Copies B and C, were revised to follow the IRS model form.

VMP9045 (Request for Copy of Tax Return)

This form has been revised to follow the IRS model form. The states and the mailing addresses have been updated under the "Chart for all other return" section, on page 2.

State-Specific Form Changes

California

Application for Duplicate or Transfer of Title (CA) (MV-1A-CA)

The form has been revised to match the Department of Motor Vehicle of California form REG 227 with a revision date of 8/2017. The changes were made to Page 1 and consist of the following:

- The title of the document has been changed to Application for Duplicate or Transfer of Title.
- A sentence has been added below the DMV logo stating that the form cannot be used to release a lien on a vehicle with an Electronic Lien Title.
- Paperless Title, along with the checkbox for Paperless Title Certification, has been removed from the label of the Transfer of Title With Duplicate checkbox.
- The Electronic Lienholder ID Number field has been removed from Section 2.
- The Paperless Title checkbox has been removed from Section 3.
- Minor changes to the text at the top of Section 5 regarding vehicles 2 model years old or newer.

Indiana

Notice to Borrowers/Prospective Borrowers IN (VMP996TIN)

Notice to Borrowers/Prospective Borrowers IN (VMP996IN)

The Form VMP996IN has been discontinued and combined with the VMP996TIN. The form VMP996TIN, Notice to Borrowers/Prospective Borrowers IN, has been revised to match the model form. The Indiana AG maintained two separate files, one referencing the Closing Disclosure, the other referencing the HUD-1/HUD-1A. The model form was revised to be a combo form, referencing both the Closing Disclosure and the HUD-1/HUD-1A, depending on which was applicable to the transaction.

Changes will include:

- Adding the Attorney General State of Indiana logo
- Adjusting the format including indentation

- Bullet points and italics
- Updating the Right to Inspect Closing Disclosure section

New York

Notice of Lending (NY) (VMP1558NY) Section 22 Lien Law Affidavit (NY) (VMP1557NY)

Section 22 Lien Law Affidavit (NY) (VMP1557NY) and Notice of Lending (NY) (VMP1558NY) have been created to support sections 13, 22, 70, and 73 of New York Lien Law. These forms also support loans for purchase and "cost of improvements" only until all liens are paid, the last as defined by Section 2, New York Lien Law. The forms do not, however, support public improvements. The forms are manually selected.

If the real property that secures the loan is in New York and there is a promise to use mortgage loan proceeds to improve the property, New York Lien Law applies. Under NY Lien Law, mortgage proceeds and certain revenues from NY real property are considered trust assets for the benefit of lienors. If the lender wishes to use any of the trust assets to repay the loan, a lender may be deemed to be diverting trust assets unless the lender files a Notice of Lending with the Clerk of the appropriate county. There are time limits involved, and more than one filing may be necessary. See NY Lien Law. The Notice of Lending law also comes with additional affirmative duties, including responding to inquiries from lienors.

Utah

CFS-1-LAZ-UT (Effective Financing Statement-Farm Products) (UT) CFS1SSLAZ-UT (Effective Financing Statement Supplemental Sheet) (UT) CFS1INSLAZUT (Effective Financing Statement Instructions) (UT)

CFS-1-LAZ-UT (Financing Statement-Farm Products) (UT) and CFS1SSLAZ-UT (Effective Financing Statement Supplemental Sheet) (UT) have been revised to match the State of Utah model form dated 01/14. Additional changes include, adding the agency date and removing the initial line at the bottom of the forms.

The CFS1INSLAZUT (Effective Financing Statement Instructions) (UT) has been updated with minor text being deleted at the top of the page and contact information being added at the end of the page to match the model form.

Virginia

MV-2-VA (Application for Lien and Replacement Titles Motor Vehicle VA)

This form has been revised to match Virginia Department of Motor Vehicles form VSA 66. The following changes have been made:

- In the Application Type section:
 - The Transfer Lien checkbox is moved above Supplemental Lien checkbox
 - Checkboxes for Replacement Title Certificate and Substitute Title Certificate have been deleted.
- Section 4 is Transfer of Lien

- Section 5 is Supplemental Lien
- Section 6 is Certification
- The following sections have been deleted:
 - Substitute Title Certificate
 - Signatures
 - Replacement Title Certificate Delivery Procedures
 - Instructions for Replacement Title Certificate Only
 - Authorization for Receipt of Certificate of Title
 - For DMV Use Only

West Virginia

NDAS-SI-WV (Simple Interest Note, Disclosure and Security Agreement) (WV)

In the previous release, when the Minimum Finance Charge checkbox was selected on the document prompt screen, the Other Term checkbox was selected on the document. This issue has been resolved and the selected checkbox shows correctly on the document.

Additional Resources

ARTA Lending Application Training

Online Training

Visit <http://www.WoltersKluwerFS.com/Support/> to access a description of free online training sessions on ARTA Lending topics. After logging in, select ARTA Lending from the Products list, then Training. Current topics include:

- Introduction to ARTA Lending
- ARTA Lending - Flood Interface
- ARTA Lending - Application and Credit Bureau Modules
- ARTA Lending - Credit Bureau Module
- ARTA Lending - HMDA
- ARTA Lending - ATR and QM
- ARTA Lending and the Military Lending Act (MLA)

To access the Training site directly, click <http://Training.WoltersKluwerFS.com/>.

Handouts and Guides

Visit <http://www.WoltersKluwerFS.com/Support/> to access ARTA Lending supporting documentation. After logging in, select the Documentation tab and ARTA Lending. You will find the latest release notes, guides, and handouts for ARTA Lending.

Compliance Resources

Visit Compliance Headquarters™ at <http://www.WoltersKluwerFS.com/Insights/home.aspx> for the latest news, podcasts, articles, and video on compliance issues and regulations.

Upgrade Information

For information on upgrading your system, contact your hardware vendor or log on to <http://www.microsoft.com/en-us/>. For other questions, call SupportLine at 1.800.274.2711, Ext. 1124021 or visit our web site at <http://www.WoltersKluwerFS.com/Support/>.

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How to Contact Wolters Kluwer Support

Note: There may be situations where you provide or are asked to provide data to Wolters Kluwer for assistance in troubleshooting, implementation, or the delivery of professional services. When doing so, do not provide actual live data of your customers. Provide sample, fake data that is representative of the issue you are experiencing.

Web Site or E-Mail

Visit our Solutions Support web site at <http://www.WoltersKluwerFS.com/Support/> for documentation, downloads, frequently asked questions, training, support information, and submitting issues by e-mail.

You can also send an email to artalendingsup@wolterskluwer.com.

Phone: 1.800.274.2711

Our SupportLine technicians are available to take your calls Monday through Friday, 7 A.M. to 7 P.M. Central Time. Voice mail operates continually, allowing you to leave a message after business hours and on weekends. Technical calls will be returned Monday through Friday between 8 A.M. and 5 P.M. Central Time.

For all your ARTA Lending questions, use the following extension:

- ARTA Lending Ext. 1124021

To help us handle your questions as quickly as possible, have the following items available when you call:

- Product name and version number
- Customer number
- Operating system and version number

Fax 1.800.860.3595

Our fax number is listed above. Include Attention: SupportLine in the fax.

Write

If you prefer, write a letter detailing your question and send it to:

SupportLine
Wolters Kluwer
P.O. Box 1457
St. Cloud, MN 56302

Authorization Codes

If you cannot locate your authorization code, or for other installation assistance, please call SupportLine at 1.800.274.2711, Ext. 1124021.

