

Wolters Kluwer
ARTA® Lending
Version 2019.4



Release Notes

November 2019

This publication was written for ARTA® Lending.

Publication Information/Version

ARTA Lending Release Notes
Software Version 2019.4
Publication Version 1.0
November 2019

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ARTA Lending Version 2019.4

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/>.

The Release Notes are also available on the Product Download Site (PDS) (<http://compliance.download.wolterskluwer.com>) on the Help screen.

Program Changes

CDD Beneficial Owner fields

Previously, when users would have an entity borrower and would complete the CDD Beneficial Owner and Controlling Manager fields, then would select "Parties for this document are different from borrowers", CDD Beneficial Owner and Controlling Manager fields would appear for a Business Owner as well as the Borrower. After the user would complete the Beneficial Owner and Controlling Manager fields for the Owner, those fields for the Borrower would be blank.

Similar behavior would occur when a user would create a transaction with an entity borrower, enter information into the Beneficial Owner and Controlling Manager fields, and then add the M-250 Guaranty form. After selecting the checkbox that 'Certification of Beneficial Owners does not apply' for the Guarantor, the Beneficial Owner and Controlling Manager fields for the Borrower would be blank.

Because the CDD beneficial owner rules only apply to entity Borrowers and Co-Signers the fields have been removed for the other entity party types of Guarantor and Owner. As a result, the system behaviors described above will no longer occur.

Disabling Transport Layer Security (TLS) 1.1

To allow the disabling of TLS 1.1 (Transport Layer Security), changes were made to the install to no longer enable TLS 1.1. If you wish to disable TLS 1.1, you will need to change your configuration manually.

In addition, validation has been completed to ensure that ARTA Lending operates correctly with TLS 1.1 disabled.

August 2019 Index Update

National Average Contract Rate

Based on the notice from the Federal Housing Finance Agency (FHFA), the National Average Contract Rate index will no longer be updated after 5/29/2019.

Please see the link for the full notice.

<https://www.fhfa.gov/DataTools/Downloads/Pages/Monthly-Interest-Rate-Data.aspx>

Note

Currently this index is still available, but changes will be made in a future release to restrict it.

System Requirement Changes

Microsoft Windows Server 2019

This program has been certified to support Microsoft Windows Server 2019 Standard.

Microsoft 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 W2K8 Operating System Software after the End of Life date.

Our product team has tested and certified ARTA® Lending on Microsoft Windows Server 2012 and Microsoft Windows Server 2016. Please plan to upgrade your environments to a certified Windows Operating System by the end of 2019.

Microsoft Windows 2007

In addition, Microsoft's Windows 7 Operating System will be End of Life on January 14, 2020. Microsoft will no longer provide security updates or bug fixes for Windows 7 after the End of Life date.

Our product team has tested and certified ARTA® Lending on Windows 10 Pro and Enterprise (32- and 64-bit). Please plan to upgrade your environments to a certified Windows Operating System by the end of 2019.

Multi-State Form Changes

VMP9045 (Request for Copy of Tax Return (4506))

The form VMP9045 (Request For Copy Of Tax Return IRS Form 4506) has been revised to update the revision date. There were no field changes on the form.

VMP9045T (Request for Transcript of Tax Return (4506-T))

The form VMP9045T (Request For Transcript Of Tax Return IRS Form 4506-T) has been revised.

- On June 28, 2019, the IRS posted a revised Form 4506-T (VMP9045T). The changes on the form are part of the IRS's ongoing effort to protect the privacy of taxpayers' personal information.
- On June 28, 2019, the IRS stopped its tax transcript faxing service.
- In July 2019, the IRS stopped mailing tax returns and tax transcripts to third parties.

The What's New section was updated to explain the ending of the faxing and mailing to third-party services, and refers third-parties who are unable to accept transcripts that are mailed to the taxpayers to the IRS's IVES (Income Verification Express Service) program.

The General Instructions section was updated by adding information about the optional Customer File Number field. This number cannot contain a taxpayer's Social Security Number but can otherwise be used to relate this form to the account or loan number. This number, if used, will print on the transcript.

The 'Chart for all other transcripts' information on the second page was updated.

Under the actual form instructions a Note was added to notify users that if a SSN, name, or combination of both is used for the Customer File Number, they will not input the information and the Customer File Number will reflect a generic entry of "999999999" on the transcript.

State-Specific Form Changes

Georgia

MV-1-GA (Application and Registration for Title Motor Vehicle) (GA)

The form MV-1-GA (Application and Registration for Title Motor Vehicle) has been completely revised to match Georgia Department of Revenue form MV-1 (Motor Vehicle Title Application) with a revision date of 10-2018. Instructions have been added making this a two-page document to match the model form.

Massachusetts

RE-MTG-MA (Real Estate Security Instrument) (MA)

RE-MTGSA-MA (Real Estate Security Instrument Single Advance) (MA)

These documents have been revised to update the Escrow for Taxes, Assessments, and Insurance paragraph. The language for these documents previously printed text stating that "Unless otherwise waived in a separate writing, Mortgagor will be required to pay to Lender funds for taxes, assessments, and any required insurance in Escrow. Lender will be required to collect and maintain the escrow funds in accordance with all applicable state and federal laws." This meant that the lender had to waive escrow in a separate writing if they did not require escrow.

The new language states "Unless otherwise provided in a separate writing, Mortgagor will not be required to pay to Lender funds for taxes, assessments, and any required insurance in escrow." The lender will no longer have to provide a separate writing to waive escrow when it is not requiring escrow to be used.

In addition, a new Property Address block was added in the top left margin of the documents per Mass. Gen. Law Chap. 183 Sec 6B and document formatting was updated to new Wolters Kluwer standards which includes font changes and a revised signature area. Initial lines were removed from the RE-MTGSA-MA. The forms are now 9 pages long.

Pennsylvania

AGCO-RESI-PA (Real Estate Security Instrument Agricultural Commercial) (PA)

ASMT-RENT-PA (Assignment Of Leases And Rents Commercial Or Agricultural) (PA)

MMOD-PA (Modification Of Real Estate Security Instrument) (PA)

SUB-LLSB-PA (Subordination Agreement Landlord Lien) (PA)

The signature text and signature blocks for all party types have been standardized for "signing under seal" and the inclusion of witness lines on selected instruments for selected states. In selected states, the act of signing an instrument under seal has some legal benefits (e.g., evidences consideration, extends statute of limitations). In other states, "signing under seal" has been abolished. Seals are now included only for those states where state law confers a legal benefit. Witness lines are now included only for those states that require witness lines for recording purposes. Witness lines have been removed from those state documents where witness lines are optional. In addition, page count references throughout the form may have been updated.

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ASMT-RENT-PA (Assignment Of Leases And Rents Commercial Or Agricultural) (PA)
MMOD-PA (Modification Of Real Estate Security Instrument) (PA)
OCP-REMTG-PA (Open End Credit Plan Real Estate Security Instrument) (PA)
RE-MTG-PA (Real Estate Security Instrument) (PA)

Pennsylvania recently revised the statutory acknowledgment language in 57 Pa C.S.A. 316. Both individual and representative capacity notary acknowledgments were revised to match this language. Additionally, fields on these forms may have changed to follow standard authoring best practices.

HL-CU-PA (Home Loan Credit Union) (PA)
OCP-REMTG-PA (Open End Credit Plan Real Estate Security Instrument) (PA)
RE-MTG-PA (Real Estate Security Instrument) (PA)

The forms were revised to remove the Pennsylvania specific Chapter 56 provision statement. Pennsylvania law was amended in 2016 to clarify that Section 5601 did not apply to powers "given to or for the benefit of a creditor in connection with a loan or other credit transaction." The amendment was retroactive, so the provision in the document that includes this statement no longer applies.

MV-1A-PA (Application for Duplicate Title Lien or Record Lien Motor Vehicle PA)

The form MV-1A-PA Application for Duplicate Title or To Record Renew, Remove a Lien, or to Correct Lien Information by Lienholder, has been revised to match Pennsylvania Department of Transportation form MV-38L (Application for Duplicate Title or to Record, Renew, Remove a Lien, or to Correct Lien Information by Lienholder- Pennsylvania) with a revision date of 7-19. Fee information has been updated to match the model form.

AGCO-RESI-PA (Real Estate Security Instrument Agricultural Commercial) (PA)
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SUB-LLSB-WPA (Subordination Agreement Landlord Lien Washington County) (PA)
VMP4041WPA (Release Of Security Instrument With Notary Acknowledgment Washington County) (PA)

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meet the 12-point font size requirement. The forms must be manually added to the loan transaction if the filing is in Washington County.

Virginia

MV-1-VA (Application for Certificate of Title and Registration-Virginia)

PBI 570853 S17

The form was revised to match Virginia Department of Motor Vehicles form VSA 17A with a revision date of 7-1-2019. A field for **Name of Insurance Company** was added to the Insurance Certification section to match the model form.

Washington

MV-1-WA (Application and Registration for Title Motor Vehicle)

The form MV-1-WA (Application and Registration for Title Motor Vehicle) has been revised to match the 5/19 revision of Washington State Department of Licensing form TD-420-001 (Vehicle Title Application) which has gone through extensive design changes throughout the entire 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/>.

Solution Notification Service Available

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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.

