

Governance, Risk & Compliance

Release Notes

ComplianceOne® Solution

Governance, Risk & Compliance

ComplianceOne® Solution Release Notes

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Welcome

ComplianceOne eases the management of your loan and account transactions and data. As a single, integrated solution, ComplianceOne provides a seamless transition from your administrative functions and line-of-business documentation directly to one database. Plus, you have up-to-date industry-leading Bankers Systems compliance content embedded.

Product Download Site

As requested by customers, we will be moving from CD delivery to utilizing the Product Download Site to deliver ComplianceOne beginning with this 2018.4 release. Additional information and training will be provided to you as we get closer to the release date as you will need to identify an administrator and users for the site. We want to allow you to control the access so that you can ensure that changes can be made as you need them based on employee changes. An email will be sent to the administrator when the product is available for download.

Release Notes

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

Refreshing Templates

Important

Some of the changes in this release might require you to update your templates to incorporate these latest changes. Please keep your templates in mind as you read these release notes.

Administration Changes

Collect As for Fees

The **Collect As** for Fees field found in Administration, Lending, Fees, XX Policy, Details has been updated. In the Collect As field for fees, the option to “Add to Amount Requested” has been removed if the fee is to be calculated as a Percent or as a Fixed/Percent combination. Also, the “Add to Amount Requested” is only available if the fee is set to be ONLY a Fixed amount.

The option of “Add to Amount Requested” was not intended to be available on fees that have the fee defined as a Percent or fee is defined as Fixed/Percent combination; therefore, the option has been removed for these types of fees.

Lending-Only Program Changes

Fees – Transaction/Documents

A notice has been added to the Transaction to inform you when a fee has been set to a Percent or Fixed/Percent combination; along with Collect As set to "Add to Amount Requested." If any fees are found where the Fee is set to a Percent or Fixed/Percent combination and Collect As is set to "Add to Amount Requested," you will be prompted to change the Collect As option or remove Percent as part of the fee configuration. Moving forward from calculations will not be allowed until all such fees have been adjusted.

The notice is as follows:

"Add to Amount Requested" is selected for Fees that are Percent or Fixed/Percent combination. You need to edit these fees to either change the Collect As option or remove Percent as part of the fee configuration."

HMDA Demographic Information

Autoselection has been updated for consumer loans with mobile home collateral and "HMDA Applies" so that the HMDA Demographic Information is now automatically selected with the Universal Credit Application.

HMDA/Loan Application Register (LAR)

Previously, when printing the HMDA Loan Application Register (LAR) report reserved values for applicant age (8888=Not applicable) and credit score (7777=Credit score is not a number, 8888=Not applicable) wouldn't print. The same thing applied to the co-applicant age (8888=Not applicable, 9999=No co-applicant) and credit score (7777=Credit score is not a number, 8888=Not applicable, 9999=No co-applicant). Changes have been made to the program to resolve this issue and the LAR report now correctly handles both the specific values and the reserved values.

HMDA/Partially Exempt per Senate Bill 2155

The Bureau of Consumer Financial Protection issued an interpretive and procedure rule on August 31, 2018 to implement and clarify the Economic Growth, Regulatory Relief, and Consumer Protection Act (S. 2155). This rule amends HMDA to create partial exemptions applicable to transactions with an **Action Taken Date** on or after 1/1/2018. Organizations that are partially exempt have the option of reporting exempt data, at their discretion.

This rule change impacts the HMDA reporting process within ComplianceOne lending. To support the requirements for this new tier of HMDA reporters several changes have been made to the program.

On the Loan Definition Regulation Compliance Information screen, a checkbox for "**Partially Exempt per S. 2155**" has been added. This checkbox is available when **HMDA Applies** is selected.

ComplianceOne™ Lending - [Regulation Compliance Information]

Main Homeownership Counseling Help

Compliance Determination Factors

Residential 1-4 family units _____

Residential 5+ family units _____

Other (Commercial, etc.) _____

There is a construction loan takeout commitment

From another creditor _____

From this creditor _____

Conversion for Permanent Financing _____

A 1-4 Family Residence or Manufactured Home to be placed on property within 2 years using these proceeds

Transfer of Title _____

Secured by Primary Residence _____

Purchase Residence _____

Secured by Current Residence _____

Bridge or Swing Loan _____

Additional Money to Borrower (New Money) _____

Term of the construction loan is 2 years or more, unless made to a bona fide builder. _____

Term of the loan is less than 24 months _____

Counseling zip code: 56301

HMDA Applies ☒ **Partially Exempt per S. 2155** ☒

Government Monitoring Applies ☒

Compliance Summary

RESPA Flood Rescission

In ComplianceOne administration/Setup/System Settings/Preferences you may indicate whether the **Partially Exempt per S. 2155** should default as selected by checking “**When HMDA applies default ‘Partially Exempt per S. 2155’ as selected.**” You will be able to unselect the checkbox at transaction time if desired.

ComplianceOne™ administration

File Edit View Help

administration > Setup > System Settings > Steve System Settings

Address Options

Defaults

Preferences

Share with Organizations

☐ Do not allow retrieval from party database.

☐ Do not allow social security number lookup.

☐ Do not show the flood determination screen.

☐ Do not show liabilities on the party screen.

☐ Do not show cosigners on the party screen.

☐ Do not show the "Due on Demand" warning.

☒ Institution is subject to HMDA reporting or government monitoring.

☒ **When HMDA applies default 'Partially Exempt per S. 2155' as selected.**

When government monitoring applies and HMDA reporting does not apply, collect the HMDA demographic information instead of the government monitoring information.

☐ Automatic OFAC Search

☒ Do not include the date in the document tagline.

☐ Default 'Use UCC General Collateral Description' as selected.

☒ Allow Loan Number Generation at Application time.

☒ Exclude zero balance liabilities from the application for Closed or Paid items.

☒ Account Numbers and CD Numbers are the same within a CD.

☐ Require Visit to Data Entry Screen.

On existing transactions, the **Partially Exempt per S. 2155** checkbox will default unselected but is editable. You can also toggle the **HMDA Applies** checkbox and it will reset the **Partially Exempt per S. 2155** according to what is set in your System Settings Policy Preferences.

If you are licensed for the HMDA Wiz interface, any existing transaction with an **Action Taken Date** on or after 1/1/2018 will need to be updated if you are a partially exempt lender. Those existing transactions can be updated using the Grid view on the Edit page within HMDA Wiz.

The **Partially Exempt per S. 2155** flag will be included on the **HMDA LAR Record** report. When the flag is true an asterisk will appear next to all 36 fields that can be reported as exempt. A footnote at the bottom of the report will state: "This field is included in the list of partially exempt fields under Senate Bill 2155 and may include a special exempt code (1111 or Exempt) when reporting to the Bureau of Consumer Financial Protection." Keep in mind that the **HMDA LAR Record** report assumes all 36 fields will be reported as exempt. However, within the HMDA Wiz product you will be given the option to specify at an institution level which of the 36 fields you do not wish to report as exempt. Reporting features within HMDA Wiz will consider your institution's settings.

Partially Exempt Lenders may, at their option, continue to report exempt data. If the Partially Exempt Lender reports all data fields within a group; then a Partially Exempt Lender may choose to report on some exempt data fields without reporting on other exempt data fields. For example, the data fields for Property Address are street address, city, state and zip code. If a Partially Exempt Lender reports any Property Address field, that lender must report all Property Address data fields; except for the state, which is not an exempt data field.

The 36 Partially Exempt LAR fields impacted by S. 2155 are listed in the table below.

	LAR Field Number and Description	Exempt value
1.	13. Street Address	Exempt
2.	14. City	Exempt
3.	16. Zip Code	Exempt
4.	59. Rate Spread	Exempt
5.	62. Credit Score of Applicant or Borrower	1111 = Exempt
6.	63. Credit Score of Co-Applicant or Co-Borrower	1111 = Exempt
7.	64. Applicant or Borrower, Name and Version of Credit Scoring Model	1111 = Exempt
8.	66. Co-Applicant or Co-Borrower, Name and Version of Credit Scoring Model	1111 = Exempt
9.	68. Reason for Denial: 1	1111 = Exempt
10.	73. Total Loan Costs	Exempt
11.	74. Total Points and Fees	Exempt
12.	75. Origination Charges	Exempt
13.	76. Discount Points	Exempt
14.	77. Lender Credits	Exempt
15.	78. Interest Rate	Exempt
16.	79. Prepayment Penalty Term	Exempt
17.	80. Debt-to-Income Ratio	Exempt
18.	81. Combined Loan-to-Value Ratio	Exempt
19.	82. Loan Term	Exempt
20.	83. Introductory Rate Period	Exempt
21.	84. Balloon Payment	1111 = Exempt
22.	85. Interest-Only Payments	1111 = Exempt
23.	86. Negative Amortization	1111 = Exempt
24.	87. Other Non-Amortizing Features	1111 = Exempt
25.	88. Property Value	Exempt
26.	89. Manufactured Home Secured Property Type	1111 = Exempt
27.	90. Manufactured Home Land Property Interest	1111 = Exempt
28.	92. Multifamily Affordable Units	Exempt
29.	93. Submission of Application	1111 = Exempt
30.	94. Initially Payable to Your Institution	1111 = Exempt
31.	95. Mortgage Loan Originator NMLSR Identifier	Exempt
32.	96. Automated Underwriting System: 1	1111 = Exempt
33.	102. Automated Underwriting System Result: 1	1111 = Exempt
34.	108. Reverse Mortgage	1111 = Exempt
35.	109. Open-End Line of Credit	1111 = Exempt

	LAR Field Number and Description	Exempt value
36.	110. Business or Commercial Purpose	1111 = Exempt

HMDA/Print HMDA Wiz Data

The Print HMDA Wiz Data feature has been updated for 2019 reporting changes that includes description changes to existing options and the inclusion of new options to existing fields.

Agency Code value of "9" now equates to BCFP (Bureau of Consumer Financial Protection)

Applicant Credit Model and Co-Applicant Credit Model fields will now contain the following updated descriptions for values 2, 3 and 4.

- 2 = Experian Fair Isaac Risk Model v2
- 3 = TransUnion FICO Risk Score Classic 04
- 4 = TransUnion FICO Risk Score Classic 98

Automated Underwriting Results fields 1 - 5 will now include new options 18 - 24.

- 18 = Accept/Eligible
- 19 = Accept/Ineligible
- 20 = Accept/Unable to Determine
- 21 = Refer with Caution/Eligible
- 22 = Refer with Caution/Ineligible
- 23 = Refer/Unable to Determine
- 24 = Refer with Caution/Unable to Determine

HMDA Reporting

Updates have been made to the program, so when doing a commercial Interest Only or a commercial Construction Only transaction, and submitting to HMDA Wiz, the Loan Application Register (LAR) report reflects the following:

- "1 – Balloon Payment" when there is a payment that is two or more times the regular payment.

Previously, the value being submitted and reported for these types of loans was "2 – No Balloon Payment."

Modification Loan

For a Modification loan, users were receiving a DDS error in Document Preparation when they had Partnership Interest as collateral and the Assignment was set to Combined in Admin>Lending>Document>Document Policy>Combination Documents. The program has been updated so that this error no longer occurs.

North Carolina Compliance Reference Help

Pursuant to the changes made by NC HB 810, the Loan Acts help text has been updated for the General Interest Law loan act. The loan origination fee and late charge in the Additional Fees section have been updated and now reads as follows:

Additional fees

Under the General Interest Law, a lender may obtain the following additional fees:

- Fee for modification, renewal, extension, or amendment of any terms of the loan. The fee shall not exceed the greater of 1/4 of 1% of the balance outstanding at the time of the modification, renewal, extension or amendment of terms, or \$50.

- Origination fee where the loan is not secured by real property. For a loan or extension of credit with a principal amount of one hundred thousand dollars (\$100,000) or greater, the maximum origination fee is one quarter of one percent (1/4 of 1%) of the principal amount. For a loan or extension of credit with a principal amount less than one hundred thousand dollars (\$100,000), the origination fee shall not exceed the amounts in the following table:

Principal Amount	Maximum Origination Fee
\$0 to \$19,999	\$150.00
\$20,000 to \$29,999	\$175.00
\$30,000 to \$49,999	\$200.00
\$50,000 to \$99,999	\$250.00

- All the following limitations apply to a late payment charge:
 1. A late payment charge shall not exceed any of the following:
 - a. The amount disclosed with particularity to the borrower pursuant to the Federal Consumer Credit Protection Act if that act applies to the transaction.
 - b. For a loan or extension of credit that meets all the following conditions, the greater of thirty-five dollars (\$35.00) or four percent (4%) of the amount of the payment past due:
 1. The loan or extension of credit is made by a bank or savings institution organized under the law of North Carolina or of the United States.
 2. The loan or extension of credit is not secured by real property.
 3. The loan or extension of credit is governed by G.S. 24 1.1.
 2. A late payment charge shall not be charged unless one of the following is true:
 - a. The payment is 30 days past due or more for a loan on which interest on each installment is paid in advance.
 - b. The payment is 15 days past due or more for any other loan.

OneSumX Certification of Beneficial Owner(s)

The ComplianceOne interface to OneSumX FCC has been updated to pass the entity type when the customer is an entity. This information is used in the Beneficial Ownership service when generating the Certification of Beneficial Owner(s) document within OneSumX.

Transaction – Standard Import

When trying to import a transaction via Standard Import an Import Failed error could occur. The program has been updated and the issue has been resolved.

Transfer from ComplianceOne lending to ComplianceOne mortgage

Enhancements have been made to the program to allow more information to be transferred from ComplianceOne lending to ComplianceOne mortgage. Previously, if a credit report was pulled in ComplianceOne lending, and the loan was transferred to ComplianceOne mortgage, credit bureau address, phone number, internet address, and (where applicable) credit score range numbers were not populating to the Risk Based Pricing Notice, Risk Based Pricing Notice - Credit Score, and Notice of Action Taken documents. The system has been updated to transfer this information and users no longer need to do a re-issue of the credit report or a credit bureau refresh in Financial Analysis for the information to appear on the forms.

Deposit-Only Program Changes

Electronic Fund Transfer

An error occurred when users would try to add a new Electronic Fund Transfer policy in Administration. This issue has been resolved.

SettlementOne Credit Service

Now available in ComplianceOne Deposit: Wolters Kluwer has partnered with SettlementOne Data, Inc. to offer mutual customers access to SettlementOne's services. Once configured, the SettlementOne Credit Service allows users to submit minimal information about an account owner to SettlementOne Credit Service in order to receive a comprehensive credit report. When the user has finished pulling credit, all credit report critical data is returned to ComplianceOne.

Customers who are interested in the new credit service provided by SettlementOne should contact their Wolters Kluwer sales representative. SettlementOne Credit Service is also available for ComplianceOne lending.

Lending and Deposit Program Changes

CERT-BEN-PAC (Certification of Accuracy of Prior Certification)

Updates have been made to the program so that the prompt for the Certification of Accuracy of Prior Certification language on the CDD tab has been changed from “The information provided in the Certification of Beneficial Owners certified on XX-XX-XXXX is complete and correct as of today” to “For prior certifications: The information provided in the Certification of Beneficial Owners certified on XX-XX-XXXX is complete and correct as of today”.

OneSumX Telephone Number

The program has been updated so when transferring entity information to OneSumX, the Business Phone number is transferred to the OneSumX Telephone Number field. Previously, the Cell Phone number was being sent. Now, the Cell Phone number will only be sent if the Business Phone number field is blank.

Updates have also been made so when transferring individual information to OneSumX, and the Cell Phone number field is blank, the Home Phone number is sent to the OneSumX Telephone Number field.

Multi-State Lending Document Changes

Assignment

Assignment Of C.D./Share Certificate

Assignment Of C.D./Share Certificate (Uncertificated)

Assignment Of Contract Rights & Payments

Assignment Of Deposit/Share Account

Assignment Of Depository Account

Assignment Of Life Insurance Policy

Assignment Of Partnership Interest

Assignment Of Pledged Goods

Construction Loan Agreement

Deed Of Trust-Home Equity (TX)

Leases And Rents Assignment

Mortgage Assignment/Deed Of Trust Assignment

Mortgage-Leasehold /Deed of Trust-Leasehold

Mortgage/Deed of Trust

Oil and Gas Mortgage/Deed of Trust

Preferred Ship Mortgage

Security Agreement

Security Agreement-Land Trust (IL)

The Joint and Individual Liability and Successors section has been updated with the following changes.

For all types of transactions:

The title Joint and Individual Liability and Successors is now Joint and Several Liability and Successors.

For non-consumer transactions:

The text "and my personal representatives," has been removed.

Certification of Accuracy of Prior Certification (CERT-BEN-PAC)

Changes have been made to remove the "Date of prior Certification of Beneficial Owners" field from the SDC screen for the Certification of Accuracy of Prior Certification. The date will instead flow to the form from the field located at the bottom of the CDD tab which states:

The information provided in the Certification of Beneficial Owners certified on _____ is complete and correct as of today.

Commercial Loan Agreement

Commercial Loan and Security Agreement

Promissory Note

Promissory Note And Truth In Lending Disclosures

Promissory Note and Security Agreement

Promissory Note, Security Agreement And Truth In Lending

The Pronouns subsection of the Definitions section for non-consumer transactions has been updated to avoid an ambiguous interpretation when the party is an entity and not an individual by removing "individually and together with their heirs, successors and assigns." The Joint and Individual Liability and Successors section has been updated with the following changes.

For all types of transactions:

The title Joint and Individual Liability and Successors is now Joint and Several Liability and Successors.

For non-consumer transactions:

The text "and my personal representatives," has been removed.

Debt Modification Agreement

Debt Modification Agreement Consumer

These documents have been revised for a closed-end modification loan with a decrease in the in the Loan Amount. The value that prints in the Terms section for the decrease amount has been corrected in the following sentence to be the amount of the decrease of the loan amount: "The Principal amount includes the outstanding balance of my loan, which has been reduced by XX." For this sentence to appear in the printed Terms section, the following conditions must be met in the modification transaction:

- The option "Is there a Decrease to the Loan Amount?" on the Loan Definition Miscellaneous Questions screen must be "Yes."
- On the Refinance Tab/Proceeds and Fees Tab of the Calculations screen, an Outstanding Balance and Original Note Amount must be entered.
- The Amount Requested on the Proceeds and Fees Tab of the Calculations screen should be less than the Outstanding Balance so there is a decrease to the loan amount.

Debt Modification Agreement

Guaranty

The Pronouns subsection of the Definitions section has been updated to change "individually" to "severally".

Federal Sale of Insurance Disclosure

We have added a Data Entry question giving you the option to add investment risk language to the Federal Sale of Insurance Disclosure if you are selling an insurance product with investment risk.

Promissory Note-Consumer Open End

Promissory Note-Consumer Open End And Truth In Lending

The Joint and Individual Liability and Successors section has been updated with the following changes.

For all types of transactions:

The title Joint and Individual Liability and Successors is now Joint and Several Liability and Successors.

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

The Request for Transcript of Tax Return (4506-T) (VMP9045T) has been revised based on the IRS posted updates to Form 4506-T. The taxpayer's SSN can no longer be used as a tracking number for third-party requesters, so the IRS has created an optional Customer File Number that third parties may use as an identifying number. Revisions have been made to add a new Line 5b for a 10-digit Customer File Number. Also, the Instructions page has been updated to reflect this new Customer File Number.

Security Agreement
Commercial Loan and Security Agreement
Promissory Note And Security Agreement
Promissory Note, Security Agreement And Truth In Lending
Financing Statement – IACA
Financing Statement - IACA Amendment
UCC3 Financing Statement Amendment - IACA – 2013
UCC3 Financing Statement Amendment - IACA - 11Point 2013
UCC1 Financing Statement - IACA – 2013
UCC1 Financing Statement - IACA - 11Point 2013
Addendum – Collateral Description (ND)

The Documents Section for the documents listed above have been changed to update an outdated citation from “... UCC, section 7-201(2), Bills of Lading (including Airbills), and Warehouse Receipts)” to “... UCC, section 7-201(b), Warehouse Receipts and Bills of Lading (including Airbills)”.

UCC1 Financing Statement IACA-2013 (UCC1-IACA)

Previously, on the UCC1 Financing Statement IACA-2013 (UCC1-IACA), the data entered into the first Miscellaneous - Additional Party field in Data Entry was not being retained after Previewing the document. The program has been updated so the data entered is retained.

Multi-State Lending and Mortgage Document Changes

Real Estate Modification

A change has been made to the Specific Debts section of transaction documents to print the Original Note Date instead of the Execution date for modifications. The language now reads: "A promissory note or other agreement, dated [Note Date from Refinance tab in Proceeds and Fees screen], from Mortgagor to Lender..."

Multi-State Deposit Document Changes

IRA-49-LAZ (Traditional IRA Organizer - Custodial)

This form has been revised. The IRS has posted its annual cost-of-living adjustments (COLAs) for IRAs for 2019. In response to these changes, Wolters Kluwer has updated all Traditional IRA Organizers and Booklets that are affected by an IRA COLA. The existing Disaster Tax Relief sections, including reference to a new IRS publication (Pub. 976), have also been updated. In addition, clarifying language is being added to the Indirect Rollover and Withholding subsection and the Waiver of 60-Day Period section, and the obsolete Qualified Settlement Income and Rollovers Due to Airline Carrier Bankruptcy subsections are being removed. Further, in the 5305-A subsection 8.11(b), Investment of Contributions, "deposit" has been added in the first sentence to clarify that, in-line with 8.11(a), IRA contributions in these custodial accounts will be invested only in the IRA deposit investments offered by the Custodian.

IRA-49SD-LAZ (Traditional IRA Organizer - Self-Directed)

IRA-49T-LAZ (Traditional IRA Organizer - Trust)

These forms have been revised. The IRS has posted its annual cost-of-living adjustments (COLAs) for IRAs for 2019. In response to these changes, Wolters Kluwer has updated all Traditional IRA Organizers and Booklets that are affected by an IRA COLA. The non-Custodial Traditional IRA Organizers and Booklets have also been updated to reflect the current qualifying longevity annuity contract (QLAC) contribution limit. In addition, the existing Disaster Tax Relief sections have been updated, including reference to a new IRS publication (Pub. 976). Further, clarifying language has been added to the Indirect Rollover and Withholding subsection and the Waiver of 60-Day Period section. The obsolete Qualified Settlement Income and Rollovers Due to Airline Carrier Bankruptcy subsections have been removed.

IRA-DIRROLLZ (Request for Direct Rollover to a Traditional IRA)

This form has been revised. The IRS has posted its annual cost-of-living adjustments (COLAs) for IRAs for 2019. In response to this information updates have been made to all IRA forms and brochures that are affected by an IRA COLA. In conjunction with these updates and to maintain consistency among our IRA forms, several of the ancillary IRA forms, such as select distribution forms, requests for transfers and rollovers, an RMD worksheet, and a Change of Beneficiary form, have also been updated at this time.

The various updates include the following:

- clarifications regarding the two-year rule on fund transfers to and from SIMPLE IRAs
- specifying references to IRS Publications 590-A and 590-B
- revisions to RMD provisions regarding funds requested for transfer.

Also included are marketplace requests for the following:

- additional entries for Transferor and Plan Administrator Contact Names
- Contact Information
- additional line for optional delivery instructions
- language on Request forms to indicate the form also constitutes the custodian's/trustee's letter of acceptance of the requested funds.
- eSignature fields have been added where applicable.

[IRABTORGCLAZ \(Traditional Beneficiary IRA Organizer - Custodial\)](#)

[IRABTORGLAZ \(Traditional Beneficiary IRA Organizer - Trust\)](#)

These forms have been revised. The IRS has posted its annual cost-of-living adjustments (COLAs) for IRAs for 2019. In response to these changes, Wolters Kluwer has updated all Traditional IRA forms that are affected by an IRA COLA. The existing Disaster Tax Relief section has also been updated, including reference to a new IRS publication (Pub. 976), and clarifying language has been added to the Indirect Rollover and Withholding subsection of those forms. To maintain consistency among the IRA forms the same updates have been made to the Disaster Relief and Indirect Rollover and Withholding subsections in the non-COLA impacted Traditional Beneficiary IRA Organizers.

[IRABRORGCLAZ \(Roth Beneficiary IRA Organizer - Custodial\)](#)

[IRABRORGLAZ \(Roth Beneficiary IRA Organizer - Trust\)](#)

These forms have been revised. The IRS has posted its annual cost-of-living adjustments (COLAs) for IRAs for 2019. In response to these changes, we have updated all Roth IRA forms that are affected by an IRA COLA. We have also updated the existing Disaster Tax Relief section, including reference to a new IRS publication (Pub. 976), and have added clarifying language to the Indirect Rollover and Withholding subsection of those forms. To maintain consistency among our IRA forms we have made the same updates to the Disaster Tax Relief and Indirect Rollover and Withholding subsections in the non-COLA impacted Roth Beneficiary IRA Organizers.

[IRABKLTCLAZ \(Traditional IRA Booklet - Custodial\)](#)

This form has been revised. The IRS has posted its annual cost-of-living adjustments (COLAs) for IRAs for 2019. In response to these changes, Wolters Kluwer has updated all Traditional IRA Organizers and Booklets that are affected by an IRA COLA. The existing Disaster Tax Relief sections, including reference to a new IRS publication (Pub. 976), have also been updated. In addition, clarifying language has been added to the Indirect Rollover and Withholding subsection and the Waiver of 60-Day Period section, and the obsolete Qualified Settlement Income and Rollovers Due to Airline Carrier Bankruptcy subsections have been removed. Further, in the 5305-A subsection 8.11(b), Investment of Contributions, "deposit" has been added in the first sentence to clarify that, in-line with 8.11(a), IRA contributions in these custodial accounts will be invested only in the IRA deposit investments offered by the Custodian.

[IRABKLTSDLAZ \(Traditional IRA Booklet - Self-Directed\)](#)

[IRABKLTTLAZ \(Traditional IRA Booklet - Trust\)](#)

These forms have been revised. The IRS has posted its annual cost-of-living adjustments (COLAs) for IRAs for 2019. In response to these changes, Wolters Kluwer has updated all Traditional IRA Organizers and Booklets that are affected by an IRA COLA. The non-Custodial Traditional IRA Organizers and Booklets have also been updated to reflect the current qualifying longevity annuity contract (QLAC) contribution limit. In addition, the existing Disaster Tax Relief sections have been updated, including reference to a new IRS publication (Pub. 976). Further, clarifying language has been added to the Indirect Rollover and Withholding subsection and the Waiver of 60-Day Period section. The obsolete Qualified Settlement Income and Rollovers Due to Airline Carrier Bankruptcy subsections have been removed.

[IRABRREQLAZ \(Request for Transfer or Direct Rollover to a Roth Beneficiary\)](#)

[IRACMBTRCVLZ \(Request for Transfer or Conversion to an IRA for Traditional, Roth, and SIMPLE IRAs\)](#)

[IRADIRORTHZ \(Request for Direct Rollover to a Roth IRA\)](#)

These forms have been revised. The IRS will be posting its annual cost-of-living adjustments (COLAs) for IRAs for 2019. In response to this information updates have been made to all IRA forms and brochures that are affected by an IRA COLA. In conjunction with those updates and to maintain consistency among our IRA forms, several of the ancillary IRA forms, such as select distribution forms, requests for transfers and rollovers, an RMD worksheet, and a Change of Beneficiary form, have also been updated at this time.

The various updates include the following:

- removal of Social Security Numbers where they are not essential to the transaction
- clarifications regarding the two-year rule on fund transfers to and from SIMPLE IRAs
- specifying references to IRS Publications 590-A and 590-B
- revisions to RMD provisions regarding funds requested for transfer
- replacement of an obsolete amount (pertaining to recharacterized prior year conversion) with an Amount Treated as Own by a Spouse Beneficiary on the RMD worksheet.

Also included are marketplace requests for the following:

- additional entries for Transferor and Plan Administrator Contact Names and Contact Information
- additional line for optional delivery instructions
- language on Request forms to indicate the form also constitutes the custodian's/trustee's letter of acceptance of the requested funds.

[IRABKSDRTHLZ \(Roth IRA Booklet - Self-Directed\)](#)

[IRABKTROTHLZ \(Roth IRA Booklet - Trust\)](#)

[IRABKCROTHLZ \(Roth IRA Booklet - Custodial\)](#)

[IRACUSROTHLZ \(Roth IRA Organizer - Custodial\)](#)

[IRASDROTHLAZ \(Roth IRA Organizer - Self-Directed\)](#)

[IRATROTHLAZ \(Roth IRA Organizer - Trust\)](#)

These forms have been revised. The IRS has posted its annual cost-of-living adjustments (COLAs) for IRAs for 2019. In response to these changes, all Roth IRA Organizers and Booklets that are affected by an IRA COLA have been updated. Existing Disaster Tax Relief sections have also been updated, including reference to a new IRS publication (Pub. 976).

In addition, clarifying language has been added to:

- Indirect Rollover and Withholding subsection
- Waiver of 60-Day Period section
- the obsolete Qualified Settlement Income and Rollovers Due to Airline Carrier Bankruptcy subsections have been removed.

[IRABRDISLAZ \(Roth Beneficiary IRA Distribution\)](#)

This form has been revised due to the Tax Cuts and Jobs Act (2017 US HR 1) which includes numerous changes that impact our IRA content. Within the Act are many changes related to the repeal of the rule allowing recharacterization of Roth IRA conversion contributions.

In addition, Recharacterization has been removed from the following forms:

- Distribution Information
- Recipient Information
- For Transfers sections
- Additional Information page

Also, to permit a user to indicate a corresponding Death distribution code, the Distribution Information section of the form has been revised to have separate Death reasons: Death and not held 5 years (T), and Death and held 5 years (Q).

For consistency among our IRA forms, the indemnity sentence has been removed from the Signatures section. In addition, the reference to Publication 590 on the Additional Information page has been updated to specifically reference Publication 590-B.

IRABTDISLAZ (Traditional Beneficiary IRA Distribution Form)

This form has been revised. The instructions for our substitute W-4P have been revised to be more closely in line with the instructions of the actual IRS Form W-4P that was just revised and posted by the IRS on March 9, 2018. IRS guidance requires a substitute W-4P to provide the "substance" of those instructions.

Specific changes include:

- clarifying that withholding applies to "taxable" IRA distributions
- updating the W-8BEN form name to be the current name
- stating that a foreign person must include a Taxpayer Identification Number (TIN) - not an ITIN - on form W-8BEN
- noting that the IRS has a calculator online that a person can use to help determine their tax withholding more accurately.

IRABTREQLAZ (Request for Transfer or Direct Rollover to a Traditional Beneficiary IRA)

These forms have been revised. The IRS has posted its annual cost-of-living adjustments (COLAs) for IRAs for 2019. In response to this information updates have been made to all IRA forms and brochures that are affected by an IRA COLA. In conjunction with these updates and to maintain consistency among our IRA forms, several of the ancillary IRA forms, such as select distribution forms, requests for transfers and rollovers, an RMD worksheet, and a Change of Beneficiary form, have also been updated at this time.

The various updates include the following:

- removal of Social Security Numbers where they are not essential to the transaction
- clarifications regarding the two-year rule on fund transfers to and from SIMPLE IRAs
- specifying references to IRS Publications 590-A and 590-B.

Also included are marketplace requests for the following:

- additional entries for Transferor and Plan Administrator Contact Names and Contact Information,
- language on Request forms to indicate the form also constitutes the custodian's/trustee's letter of acceptance of the requested funds.
- eSignature fields have been added where applicable.

IRADISROTHLZ (Roth IRA Distribution Form)

This has been revised. The IRS has posted its annual cost-of-living adjustments (COLAs) for IRAs for 2019. In response to this information updates have been made to all IRA forms and brochures that are affected by an IRA COLA. In conjunction with those updates and to maintain consistency among our IRA forms, several of the ancillary IRA forms, such as select distribution forms, requests for transfers and rollovers, an RMD worksheet, and a Change of Beneficiary form, have also been updated at this time.

The various updates include the following:

- removal of Social Security Numbers where they are not essential to the transaction
- clarifications regarding the two-year rule on fund transfers to and from SIMPLE IRAs
- specifying references to IRS Publications 590-A and 590-B
- revisions to RMD provisions regarding funds requested for transfer
- replacement of an obsolete amount (pertaining to recharacterized prior year conversion) with an Amount Treated as Own by a Spouse Beneficiary on the RMD worksheet.

Also included are marketplace requests for the following:

- additional entries for Transferor and Plan Administrator Contact Names and Contact Information
- additional line for optional delivery instructions
- language on Request forms to indicate the form also constitutes the custodian's/trustee's letter of acceptance of the requested funds.

IRATRNRADLZ (Request for Transfer to an IRA for Traditional and SIMPLE IRAs)

This form has been revised. The IRS has posted its annual cost-of-living adjustments (COLAs) for IRAs for 2019. In response to this information updates have been made to all IRA forms and brochures that are affected by an IRA COLA. In conjunction with these updates and to maintain consistency among our IRA forms, several of the ancillary IRA forms, such as select distribution forms, requests for transfers and rollovers, an RMD worksheet, and a Change of Beneficiary form, have also been updated at this time.

The various updates include the following:

- removal of Social Security Numbers where they are not essential to the transaction
- clarifications regarding the two-year rule on fund transfers to and from SIMPLE IRAs
- specifying references to IRS Publications 590-A and 590-B
- revisions to RMD provisions regarding funds requested for transfer

Also included are marketplace requests for the following:

- additional entries for Transferor and Plan Administrator Contact Names and Contact Information,
- additional line for optional delivery instructions. Also, eSignature fields have been added where applicable.

SIMPLE-C-LAZ (SIMPLE IRA Organizer - Custodial)

SIMPLE-T-LAZ (SIMPLE IRA Organizer - Trust)

These forms have been revised. IRS has posted its annual cost-of-living adjustments (COLAs) for IRAs for 2019. In response to these changes, we have updated all IRA forms and brochures that are affected by an IRA COLA. We have also updated the non-Custodial Traditional IRA and the SIMPLE IRA forms to reflect the current qualifying longevity annuity contract (QLAC) contribution limit. In addition, we have updated existing Disaster Tax Relief sections, including reference to a new IRS publication (Pub. 976), and have added clarifying language to the Waiver of 60-Day Period section. To maintain consistency among the IRA forms the same updates have been made to the Disaster Relief and Waiver of 60-Day Period sections in the non-COLA impacted SIMPLE IRA forms.

IRA-46-LAZ (IRA Age 70 1/2 Calculation Worksheet for Traditional and SIMPLE IRAs)

SIMPLE-CNGLZ (SIMPLE IRA Designation or Change of Beneficiary Form)

SIMPLE-TRNLZ (Request for Transfer to a SIMPLE IRA)

This form has been revised. The IRS has posted its annual cost-of-living adjustments (COLAs) for IRAs for 2019. In response to this information updates have been made to all IRA forms and brochures that are affected by an IRA COLA. In conjunction with those updates and to maintain consistency among our IRA forms, several of the ancillary IRA forms, such as select distribution forms, requests for transfers and rollovers, an RMD worksheet, and a Change of Beneficiary form, have also been updated at this time.

The various updates include the following:

- removal of Social Security Numbers where they are not essential to the transaction
- clarifications regarding the two-year rule on fund transfers to and from SIMPLE IRAs
- specifying references to IRS Publications 590-A and 590-B
- revisions to RMD provisions regarding funds requested for transfer
- replacement of an obsolete amount (pertaining to recharacterized prior year conversion) with an Amount Treated as Own by a Spouse Beneficiary on the RMD worksheet.

Also included are marketplace requests for the following:

- additional entries for Transferor and Plan Administrator Contact Names
- Contact Information
- additional line for optional delivery instructions
- language on Request forms to indicate the form also constitutes the custodian's/trustee's letter of acceptance of the requested funds.

State-Specific Lending Document Changes

Alaska

Power Of Attorney-Titled Goods (AK)

The Power Of Attorney-Titled Goods (AK) has been updated to match the Power of Attorney available on the doa.alaska.gov/dmv website which is Form 847 dated 1/2018.

Indiana

Notice to Borrower/Prospective Borrower (IN)

The Notice to Borrower/Prospective Borrower (IN) is being discontinued. This document is no longer used for transactions created in the product.

Maryland

Title Application-Boat (MD)

The Title Application-Boat (MD) has been revised to match the State of Maryland form DNR-B 240 with a revision date of 06/18, including updates to the language in Sections 1 and 6. New checkboxes were added to Section 2, along with Vessel Information and new checkboxes for the Engine Drive. Definitions to instructions, on page two, were updated to match the state form. In addition, at the bottom of page two, some of the addresses were updated to match the model form.

Oregon

Financing Statement-Farm Products Continuation (OR)

The Effective Financing Statement Addendum for Oregon has been added to the Financing Statement-Farm Products Continuation (OR). A lender will use the Effective Financing Statement Addendum. If a user needs to add additional information to an EFS-3 this form is required.

Tennessee

Sale of Insurance Disclosure (TN)

We have added a Data Entry question giving you the option to add investment risk language to the Sale of Insurance Disclosure (TN) if you are selling an insurance product with investment risk.

Texas

Power Of Attorney-Titled Goods (TX)

The form POA-MV-TX, Limited Power of Attorney for Eligible Motor Vehicle Transactions, has been revised to match Texas Department of Motor Vehicles form VTR-271 with a revision date of 08/17. The Instructions section has been renamed to Information and includes minor text revisions. Also, a place for Printed Name has been added to the Certification section.

Virginia

Title Application-Duplicate (VA) (MV-2-VA)

The form MV-2-VA, Title Application-Duplicate, has been revised to match the 12/20/2016 revision of Virginia Department of Motor Vehicles form VSA 66.

Changes include:

- The name of the form has been updated to Application for Transfer and Supplemental Liens.
- In the Application Type section, the Transfer of Lien checkbox now appears above the Supplemental Lien checkbox.
- The options for Replacement Title Certificate and Substitute Title Certificate have been deleted.
- Section 4 has been retitled Transfer of Lien.
- Section 5 has been retitled Supplemental Lien.
- Section 6 has been retitled Certification.
- Section 7 for Signatures has been deleted.
- The Replacement Title Certificate Delivery Procedures section has been deleted.
- The Instructions for Replacement Title Certificate Only section has been deleted.
- The Authorization for Receipt of Certificate of Title section has been deleted.
- The For DMV Use Only section has been deleted.

Sale of Insurance Disclosure (VA)

We have added a Data Entry question giving you the option to add investment risk language to the Sale of Insurance Disclosure (VA) if you are selling an insurance product with investment risk.

Washington

Construction Lien Disclosure – WA

The Construction Lien Disclosure – WA has been revised to match the changes that the Washington Department of Labor and Industries made to their model form F625-017-000, Facts About Construction Liens. A section regarding how to avoid lien problems has been added to the form, along with other minor changes.

Wisconsin

Assignment of Leases and Rents

Real Estate Lien Subordination Agreement

These forms have been updated due to WI SB 131 which amends Wis. Stat. § 706.05 (2m)(a) to now require "...any document submitted for recording or filing that is to be indexed in the real estate records, any document submitted for recording or filing that modifies an original mortgage or land contract and any subordination agreement submitted for recording or filing shall contain the full legal description of the property to which it relates if the document or subordination agreement is intended to relate to a particular parcel of land. The legal description may be included on the document or may be attached to the document. Any such document shall also contain the document number of any original mortgage or land contract that the document affects and, if given on the original mortgage or land contract, the volume and page numbers of the original mortgage or land contract."

A Background section has been added to both forms that include:

- the prior Security Instrument agreement date
- date and county where the prior Security Instrument was recorded
- document, volume, and page numbers where the prior Security Instrument was recorded
- county, street address and city where the property is located

State-Specific Lending and Mortgage Document Changes

Maryland

Important Notice Regarding Housing Counseling (MD) (VMP996MD)

The Important Notice Regarding Housing Counseling (MD) (VMP996MD) has been revised to update the list of agencies to match the Maryland Department of Housing and Community Development form.

State-Specific Deposit Document Changes

Multiple States

Safe Deposit Box Lease (SDBL-XX for AK, AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, NY, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY)
The forms have been revised to standardize language throughout the lease, cleaned up the use of plain language, corrected certain outdated citations, conformed to power of attorney requirements in various states, and made other modifications necessary to improve the forms.

Delaware

Power Of Attorney (POA-DE)

The form POA-DE, Power of Attorney DE, has been added and is used to authorize another to act as one's agent. Also, it allows the principal to indicate whether they want the power of attorney to continue if the principal becomes disabled or incompetent. This is a limited form of power of attorney designed to appoint a signer with access to one or more specified deposit accounts. See 12 Del. C. 49A-105 for execution requirements.

Florida

Safe Deposit Box Lease (FL) (SDBL-FL)

The form has been updated to remove a reference to the deputy appointment needing an acknowledgment in section (f) of the Deputies section.

Georgia

Power of Attorney (POA-GA)

The Power of Attorney (POA-GA) has been revised. The Georgia HB 897 amended Chapter 6B of Title 10 of the Official Code of Georgia Annotated (O.C.G.A.), relating to the "Uniform Power of Attorney Act." It has been revised to the short title "Georgia Power of Attorney Act", and has provided additional definitions/clarifications, changed provisions relating to the application of Chapter 6 of this title, updated cross-references to federal law and repealed conflicting laws.

The Georgia Statutory Form Power of Attorney found at O.C.G.A Chapter 6B of Title 10 received minor revisions to reflect these changes.

Illinois

Power of Attorney (IL) (POA-IL)

The Power of Attorney (POA-IL) has been added to the program. The new form is designed to appoint a signer with access to one or more specified deposit accounts. Execution requirements conform to 755 ILCS 45/3-3(b) with one witness line and an acknowledgment.

Safe Deposit Box Lease (IL) (SDBL-IL)

The form has been updated to add witness lines and an acknowledgment to the Appointment of Deputy section per 755 ILCS 45/3-3(b) and to add text to section (g) of the Deputies section indicating that the appointing lessee complies with all requirements of applicable state law.

Kentucky

Power of Attorney (POA-KY)

The form POA-KY, Power of Attorney KY, has been added based on 2018 KY HB 11 revising the power of attorney requirements for Kentucky. The new form includes the addition of two witnesses to the execution of a power of attorney. An acknowledgment is not required but adds the presumption that the signature is genuine.

Maine

Account Agreement Addendum - Maine (AAA-ME)

This form has been added to the program. If a multiple-party account (joint account, P.O.D. account, or revocable trust account) is established or a single-party account is converted to a multiple-party account, then this document needs to be given to the account owner(s). Each account owner must answer Yes or No, plus initial and sign the form.

Maryland

Power Of Attorney (POA-DEP-MD)

The form POA-DEP-MD, Power Of Attorney Deposit Account Signer MD, has been revised to correct the Terms and Conditions page number reference from "Pages 1 and 2 of this Power of Attorney" to state "within this Power of Attorney".

New Hampshire

Durable Power of Attorney (POA-D-NH)

Non-Durable Power of Attorney (POA-ND-NH)

Power of Attorney-Real Property and Financial-NH (POA-RPFI-NH)

POA-RPFI-NH, Power of Attorney-Real Property and Financial-NH, has been added to inventory for use with Real Property and Financial Institution transactions only. This is due to New Hampshire Senate Bill 230, effective January 1, 2018, which established the Uniform Power of Attorney Act. This Power of Attorney (POA-RPFI-NH) document is being designed to replace the existing durable (POA-D-NH) and non-durable Power of Attorney (POA-ND-NH) versions currently available.

Vermont

Power of Attorney (POA-VT)

The Power Of Attorney (POA-VT) has been revised. Title 26 Vermont Statutes has added Chapter 103 - Notaries Public to Professional and Occupations, sub chapter 5368 that identifies revisions to short form acknowledgment certificates, effective July 1, 2018, therefore, the acknowledgment section has been revised.

How to Contact Us

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.

Solution Notification Service Now Available

Customers who subscribe to the Solution Notification Service will receive notifications for many of our software products when updates are made available on our Software Support Web site at <http://www.WoltersKluwerFS.com/Support>.

To subscribe to this service, visit <http://Alerts.WoltersKluwerFS.com> and enter your valid e-mail address. A link to your personal profile page is then e-mailed to you allowing you to specify your profile information and subscription preferences.

To ensure you receive this e-mail as well as future communications, make sure to add **@wolterskluwer.com** and **@wolterskluwerfs.com** to your safe senders list.

Support Web Site

Visit our Software Support Web site for documentation, downloads, frequently asked questions, training, or support information at the following location: <http://www.WoltersKluwerFS.com/Support>

Internet

Also you can visit us on the Internet at www.wolterskluwerfs.com.

E-Mail

E-mail questions or issues to: ComplianceoneSupport@wolterskluwer.com.

Questions related to the installation process may be sent to technicalsupport@wolterskluwer.com.

Phone

You can telephone our SupportLine technicians at 1-800-274-2711, ext. 1123660. Our support staff is available Monday through Friday, 7 A.M. to 7 P.M. CST. Voice mail operates continually, allowing you to leave us a message after hours and on weekends. To help us handle your question as quickly as possible, have these items available before you call:

- product name and version number
- customer number
- operating system and version number; service pack numbers, if installed

Fax

You may fax us at (320) 323-4848.