



Financial Services

Release Notes

Medici™ Commercial Lending Documentation System
Version 2019.1, 2018.2.2, and 2018.1.3

Financial Services

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File Medici 2019.1 Release Notes

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Installing the Update

This 2019.1 update includes changes made since the 2018.2 version of Medici. Updates are also available to 2018.2.1 and 2018.1.2 depending on your currently installed version of Medici.

This update can also be used to install Medici onto brand new systems. Please read [Medici_2019.1_2018.2.2_2018.1.3_Install_Guide.pdf](#) before upgrading your existing system.

Application Changes

HMDA/Partially Exempt per Senate Bill 2155

The Bureau of Consumer Financial Protection issued an interpretive and procedure rule 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. To support the requirements for this new tier of HMDA reporters, several changes have been made to the program.

New fields were added to Data Fill-in for Note N Exempt Status and SBA Note Exempt Status. Options are: Partially Exempt per S. 2155 and No. These fields are available if the note is marked as HMDA reportable. These fields will also be available in Bank Policy- Default Data Entry.

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.

Relationship Manager – Required Data

Medici has been updated so that revised data values from the Relationship Manager – Required Data screen will save into new or existing transactions.

Relationship Manager – Required Information Tab

Medici has been updated so when a user changes non-required data under the Required Information tab for a Trust entity (in the Relationship Manager), then navigates away from that screen; a warning message will be received asking if they want to save the changes. Previously, the user was not warned, and the data was lost.

Changes Requiring Action by a Medici Administrator

Quarterly to 10-Yr Adjustable Notes – Lookback Language

For users with existing default data fill in under Note/Note 1(2, 3)/Amounts and Interest/Note x Number of Lookback Days for Quarterly Interest Rate Change, this will need to be carefully modified using the changes shown in the [release note](#).

System Administrator

[.Net Framework 4.7.1](#)

For users with .Net Framework 4.6.2, you will need to update to 4.7.1. Please see the Medici 2019.1 Install Guide for more information.

[SQL Server 2008](#)

Medici no longer supports SQL Server 2008 SP3, 2008 R2 SP2, and Express 2008.

[SQL Server 2014 SP3](#)

Medici has been certified to support SQL Server 2014 SP3.

Multi-State Documents

Corporation Entity for any Obligor and/or Guarantor

The witness/notary block was split between two pages on the Corporation Entity for any Obligor and/or Guarantor. The program has been updated and this issue resolved.

IRS Form 4506 (Request for Copy of Tax Return)

Medici has updated IRS Form 4506 (Request for Copy of Tax Return) to match the IRS updated form posted on September 28, 2018. The states and the mailing addresses have been updated under the "Chart for all other return" section, on page 2. No effective dates have been announced but form should be used as soon as available.

IRS Form 4506-T (Request for Transcript of Tax Return)

Medici has updated the IRS Form 4506-T (Request for Transcript of Tax Return) to match the updated IRS form. The taxpayer's SSN no longer can be used as a tracking number for third-party requesters. Therefore, the IRS has created an optional Customer File Number that third parties may use as an identifying number. Two fields have been added for the new Line 5b for a 10-digit number and are as follows:

- Customer File Number for Tax Transcripts (must be 10 digits) for Obligor N under Obligor N, General Information
- Customer File Number for Tax Transcripts (must be 10 digits) for Guarantor N under Guarantor N, General Information

Also, the Instructions page has been updated to reflect this new Customer File Number. This form may be used as soon as available.

IRS Form W-9 (Request for Taxpayer Identification Number and Certification)

On October 24, 2018, the IRS posted new revisions to Form W-9 (Request for Taxpayer Identification Number and Certification) with a revision date of 10-2018. Medici has been revised to follow the IRS model form. In the Backup Withholding section, the percentage of payments has been changed from 28% to 24%. No effective dates were announced but should be used as soon as available.

Notes With Interest Only Payments

Medici has updated the amortization date on Notes With Interest Only Payment. The amortization date will now be the date interest only payments end, since interest accrues in arrears.

Quarterly to 10-Yr Adjustable Notes – Lookback Language

Medici has been updated to have the Lookback language option show in Data Fill In for a Construction to Permanent Variable Loan transaction where the note is a Q-10 year adjustable. When selected in Data Fill In, the lookback language now generates in either or both the construction or perm period for such a note.

SBA Borrower's Certification Form

The following paragraph has been added for any Borrower's Certification that contains an occupancy section. This applies when the loan is not an Express loan and the purpose is to build, purchase, or renovate a building. In order to get the Leasing language to appear there is a wizard question that needs to be answered YES: Is the principal borrower an Eligible Passive Company? (usually when there is a separate operating company).

Leasing. During the life of the loan, the real estate pledged as Collateral for the Loan or where the Borrower or Operating Company conducts its business operations will not be leased to or occupied by any business that Borrower or Operating Company knows is engaged in any activity that is illegal under federal, state or local law or any activity that can reasonably be determined to support or facilitate any activity that is illegal under federal, state, or local law.

SBA Form 1050 – Settlement Sheet

PBI 557367 S10

On May 16, 2019, SBA announced new revisions to Form 1050, Settlement Sheet, with a 4-19 revision date. Per the announcement "All previous editions of this form are obsolete. Lenders are required to use the revised form immediately; however, for applications currently in process, Lenders may continue to use the previously approved version. Beginning on July 1, 2019, SBA will only accept the revised version of the form." A new folder has been created in Data Entry/Data Fill-In for the purposes of collecting information needed to complete this form. The folder is called the "SBA Settlement Sheet" and is located in the SBA folder. Information requested within the form is collected and generated as a result of new questions located within Data Entry/Data Fill-In.

Subordination Agreement

The program has been updated to correct a typo on the Subordination Agreement Promissory Note. The "z" after the signature area has been removed.

Working Capital Line of Credit – Term Sheet

Previously, if a user picks a clean-up or clean-down period for a working capital line of credit, the Term Sheet generated an extra blank paragraph after the "Payment" subsection. This issue has been resolved.

State-Specific Documents

Louisiana

Notary Acknowledgment Block — Authority Documents

The Notary Blocks used in the Authority Documents have been updated to match the format of the Mortgage documents.

Maryland

Lender and Originator Disclosures

Due to an amendment to the Code of Maryland 09.03.11 et seq., the Maryland Lender and Originator Disclosures form is now revised to include a field in which the mortgage loan originator or lender can input the NMLSR unique identifier for such originator or lender.

New Jersey

Residential Affidavit of Title for New Jersey — Marital History

Medici has updated the coding in the Marital History section of the Residential Affidavit of Title for New Jersey so that the first two checkboxes will be checked when the criteria is met.

Pennsylvania

Disclosure for Confession of Judgment

The notary acknowledgment block was still being included on the Pennsylvania Disclosure for Confession of Judgment for a guarantor. The program has been updated and removed the notary acknowledgment block pursuant to Pennsylvania statute (20 Pa. C.S. §5601(b)(3)(1)).

Washington

Vehicle Title Application

The Washington Vehicle Title Application has been revised to match the Washington State Department of Licensing form TD-420-001 with a revision date of 10-18. A new field has been added for Trim in the Vehicle section to match the model form.

Wisconsin

Title Application (MV-1-WI)

The Title Application form (MV-1-WI) has been revised to match the Wisconsin Department of Transportation form with a revision date of 01-2019. Specifically, at the top of the second page and in the instructions, text has been added for no charge to transfer current license plate. In addition, other minor changes were made to the application.

Custom Default Data Appendix

VarName is bolded and **VarContent** is listed below it.

User Defined Events of Default for Loan Agreement - Standard Format
<p>default of any liability, obligation, covenant or undertaking of the Borrower, the HypothParty or any guarantor of the Obligations to the [Bank Term], hereunder or otherwise, including, without limitation, failure to pay in full and when due any installment of principal or interest or default of the Borrower, the HypothParty or any guarantor of the Obligations under any other Loan Document or any other agreement with the [Bank Term][!g-nc-ns-c=" continuing for ^!n Grace Period for Payment Defaults in Days^ days with respect to the payment of money or continuing for ^!n Grace Period for Non-payment Defaults in Days^ days with respect to any other default continuing for ^!n Grace Period for Non-payment Defaults in Days^ days with respect to any default (other than with respect to the payment of money for which there is no grace period) " Include Grace Periods in Events of Default];</p> <p>failure of the Borrower, the HypothParty or any guarantor of the Obligations to maintain aggregate collateral security value satisfactory to the [Bank Term][!g-nc-c=" continuing for ^!n Grace Period for Non-payment Defaults in Days^ days continuing for ^!n Grace Period for Non-payment Defaults in Days^ days " Include Grace Periods in Events of Default];</p> <p>default of any material liability, obligation or undertaking of the Borrower, the HypothParty or any guarantor of the Obligations to any other party[!g-nc-c=" continuing for ^!n Grace Period for Non-payment Defaults in Days^ days continuing for ^!n Grace Period for Non-payment Defaults in Days^ days " Include Grace Periods in Events of Default];</p> <p>if any statement, representation or warranty heretofore, now or hereafter made by the Borrower, the HypothParty or any guarantor of the Obligations in connection with this Agreement or in any supporting financial statement of the Borrower, the HypothParty or any guarantor of the Obligations shall be determined by the [Bank Term] to have been false or misleading in any material respect when made;</p> <p>if the Borrower, the HypothParty or any guarantor of the Obligations is a corporation, trust, partnership or limited liability company, the liquidation, termination or dissolution of any such organization, or the merger or consolidation of such organization into another entity, or its ceasing to carry on actively its present business or the appointment of a receiver {\field{*\fldinst { IF GoverningLaw = "Louisiana" "(or keeper within the meaning of LRS 9:5136 et. seq.) " "" }}}for its property;</p> <p>the death of the Borrower, the HypothParty or any guarantor of the Obligations and, if the Borrower, the HypothParty or any guarantor of the Obligations is a partnership or limited liability company, the death of any partner or member;</p> <p>the institution by or against the Borrower, the HypothParty or any guarantor of the Obligations of any proceedings under the Bankruptcy Code 11 USC §101 et seq. {\field{*\fldinst { IF GoverningLaw = "Delaware" "or the insolvency provisions of Delaware law (8 Del. C. Section 291 et seq) " "" }}}or any other law in which the Borrower, the HypothParty or any guarantor of the Obligations is alleged to be insolvent or unable to pay its debts as they mature, or the making by the Borrower, the HypothParty or any guarantor of the Obligations of an assignment for the benefit of creditors or the granting by the Borrower, the HypothParty or any guarantor of the Obligations of a trust mortgage for the benefit of creditors;</p> <p>{\field{*\fldinst { IF GoverningLaw = "Illinois" "the service upon the [Bank Term] of a garnishment, Citation to Discover Assets or other supplementary proceeding in which the [Bank Term] is named as custodian of property of the Borrower, the HypothParty or any guarantor of the Obligations; " "the service upon the [Bank Term] of a writ in which the [Bank Term] is named as trustee of the Borrower, the HypothParty or any guarantor of the Obligations;" }}}}</p> <p>a judgment or judgments for the payment of money shall be rendered against the Borrower, the HypothParty or any guarantor of the Obligations, and any such judgment shall remain unsatisfied and in effect for any period of thirty (30) consecutive days without a stay of execution;</p> <p>any levy, lien (including mechanics lien), seizure, attachment, execution or similar process shall be issued or levied on any of the property of the Borrower, the HypothParty or any guarantor of the Obligations;</p> <p>the termination or revocation of any guaranty of the Obligations; or</p> <p>the occurrence of such a change in the condition or affairs (financial or otherwise) of the Borrower, the HypothParty or any guarantor of the Obligations, or the occurrence of any other event or circumstance, such that the [Bank Term], in its sole discretion, deems that it is insecure or that the prospects for timely or full payment or performance of any obligation of the Borrower, the HypothParty or any guarantor of the Obligations to the [Bank Term] has been or may be impaired.</p>

<p>User Defined Events of Default for Loan Agreement - Short Format</p> <p>{\field{*\fldinst { SEQ DefaultNumber * Arabic\1}}} default of any liability, obligation, covenant or undertaking of the Borrower, the HypothParty or any guarantor of the Obligations to the [Bank Term], hereunder or otherwise, including, without limitation, failure to pay in full and when due any installment of principal or interest or default of the Borrower, the HypothParty or any guarantor of the Obligations under any other Loan Document or any other agreement with the [Bank Term][!g-nc-ns-c=" continuing for ^!n Grace Period for Payment Defaults in Days^ days with respect to the payment of money or continuing for ^!n Grace Period for Non-payment Defaults in Days^ days with respect to any other default continuing for ^!n Grace Period for Non-payment Defaults in Days^ days with respect to any default (other than with respect to the payment of money for which there is no grace period) " Include Grace Periods in Events of Default]; {\field{*\fldinst { SEQ DefaultNumber * Arabic\n}}} failure of the Borrower, the HypothParty or any guarantor of the Obligations to maintain aggregate collateral security value satisfactory to the [Bank Term][!g-nc-c=" continuing for ^!n Grace Period for Non-payment Defaults in Days^ days continuing for ^!n Grace Period for Non-payment Defaults in Days^ days " Include Grace Periods in Events of Default]; {\field{*\fldinst { SEQ DefaultNumber * Arabic\n}}} default of any material liability, obligation or undertaking of the Borrower, the HypothParty or any guarantor of the Obligations to any other party[!g-nc-c=" continuing for ^!n Grace Period for Non-payment Defaults in Days^ days continuing for ^!n Grace Period for Non-payment Defaults in Days^ days " Include Grace Periods in Events of Default]; {\field{*\fldinst { SEQ DefaultNumber * Arabic\n}}} if any statement, representation or warranty heretofore, now or hereafter made by the Borrower, the HypothParty or any guarantor of the Obligations in connection with this Agreement or in any supporting financial statement of the Borrower, the HypothParty or any guarantor of the Obligations shall be determined by the [Bank Term] to have been false or misleading in any material respect when made; {\field{*\fldinst { SEQ DefaultNumber * Arabic\n}}} if the Borrower, the HypothParty or any guarantor of the Obligations is a corporation, trust, partnership or limited liability company, the liquidation, termination or dissolution of any such organization, or the merger or consolidation of such organization into another entity, or its ceasing to carry on actively its present business or the appointment of a receiver {\field{*\fldinst { IF GoverningLaw = "Louisiana" "(or keeper within the meaning of LRS 9:5136 et. seq.) " " }}}for its property; {\field{*\fldinst { SEQ DefaultNumber * Arabic\n}}} the death of the Borrower, the HypothParty or any guarantor of the Obligations and, if the Borrower, the HypothParty or any guarantor of the Obligations is a partnership or limited liability company, the death of any partner or member; {\field{*\fldinst { SEQ DefaultNumber * Arabic\n}}} the institution by or against the Borrower, the HypothParty or any guarantor of the Obligations of any proceedings under the Bankruptcy Code 11 USC §101 et seq. {\field{*\fldinst { IF GoverningLaw = "Delaware" "or the insolvency provisions of Delaware law (8 Del. C. Section 291 et seq) " " }}}or any other law in which the Borrower, the HypothParty or any guarantor of the Obligations is alleged to be insolvent or unable to pay its debts as they mature, or the making by the Borrower, the HypothParty or any guarantor of the Obligations of an assignment for the benefit of creditors or the granting by the Borrower, the HypothParty or any guarantor of the Obligations of a trust mortgage for the benefit of creditors; {\field{*\fldinst { SEQ DefaultNumber * Arabic\n}}} {\field{*\fldinst { IF GoverningLaw = "Illinois" "the service upon the [Bank Term] of a garnishment, Citation to Discover Assets or other supplementary proceeding in which the [Bank Term] is named as custodian of property of the Borrower, the HypothParty or any guarantor of the Obligations; " "the service upon the [Bank Term] of a writ in which the [Bank Term] is named as trustee of the Borrower, the HypothParty or any guarantor of the Obligations;" }}} {\field{*\fldinst { SEQ DefaultNumber * Arabic\n}}} a judgment or judgments for the payment of money shall be rendered against the Borrower, the HypothParty or any guarantor of the Obligations, and any such judgment shall remain unsatisfied and in effect for any period of thirty (30) consecutive days without a stay of execution; {\field{*\fldinst { SEQ DefaultNumber * Arabic\n}}} any levy, lien (including mechanics lien), seizure, attachment, execution or similar process shall be issued or levied on any of the property of the Borrower, the HypothParty or any guarantor of the Obligations; {\field{*\fldinst { SEQ DefaultNumber * Arabic\n}}} the termination or revocation of any guaranty of the Obligations; or {\field{*\fldinst { SEQ DefaultNumber * Arabic\n}}} the occurrence of such a change in the condition or affairs (financial or otherwise) of the Borrower, the HypothParty or any guarantor of the Obligations, or the occurrence of any other event or circumstance, such that the [Bank Term], in its sole discretion, deems that it is insecure or that the prospects for timely or full payment or performance of any obligation of the Borrower, the HypothParty or any guarantor of the Obligations to the [Bank Term] has been or may be impaired.</p>
<p>User Defined Events of Default for Pledge Agreement - Standard Format</p> <p>default of any liability, obligation, covenant or undertaking of the Pledgor, the HypothParty or any guarantor of the Obligations to the [Bank Term], hereunder or otherwise, including, without limitation, failure to pay in full and when due any installment of principal or interest or default of the Pledgor, the HypothParty or any guarantor of the Obligations under any other Loan Document or any other agreement with the [Bank Term][!g-nc-ns-c=" continuing for ^!n Grace Period for Payment Defaults in Days^ days with respect to the payment of money or continuing for ^!n Grace Period for Non-payment Defaults in Days^ days with</p>

respect to any other default | | continuing for ^!n Grace Period for Non-payment Defaults in Days^ days with respect to any default (other than with respect to the payment of money for which there is no grace period) | " Include Grace Periods in Events of Default];

failure of the Pledgor, the HypothParty or any guarantor of the Obligations to maintain aggregate collateral security value satisfactory to the [Bank Term][!g-nc-c=" | continuing for ^!n Grace Period for Non-payment Defaults in Days^ days | | continuing for ^!n Grace Period for Non-payment Defaults in Days^ days | " Include Grace Periods in Events of Default];

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if any statement, representation or warranty heretofore, now or hereafter made by the Pledgor, the HypothParty or any guarantor of the Obligations in connection with this Agreement or in any supporting financial statement of the Pledgor, the HypothParty or any guarantor of the Obligations shall be determined by the [Bank Term] to have been false or misleading in any material respect when made;

if the Pledgor, the HypothParty or any guarantor of the Obligations is a corporation, trust, partnership or limited liability company, the liquidation, termination or dissolution of any such organization, or the merger or consolidation of such organization into another entity, or its ceasing to carry on actively its present business or the appointment of a receiver {\field{*\fdinst { IF GoverningLaw = "Louisiana" "(or keeper within the meaning of LRS 9:5136 et. seq.) " "" }}}for its property;

the death of the Pledgor, the HypothParty or any guarantor of the Obligations and, if the Pledgor, the HypothParty or any guarantor of the Obligations is a partnership or limited liability company, the death of any partner or member;

the institution by or against the Pledgor, the HypothParty or any guarantor of the Obligations of any proceedings under the Bankruptcy Code 11 USC §101 et seq. {\field{*\fdinst { IF GoverningLaw = "Delaware" "or the insolvency provisions of Delaware law (8 Del. C. Section 291 et seq) " "" }}}or any other law in which the Pledgor, the HypothParty or any guarantor of the Obligations is alleged to be insolvent or unable to pay its debts as they mature, or the making by the Pledgor, the HypothParty or any guarantor of the Obligations of an assignment for the benefit of creditors or the granting by the Pledgor, the HypothParty or any guarantor of the Obligations of a trust mortgage for the benefit of creditors;

{\field{*\fdinst { IF GoverningLaw = "Illinois" "the service upon the [Bank Term] of a garnishment, Citation to Discover Assets or other supplementary proceeding in which the [Bank Term] is named as custodian of property of the Pledgor, the HypothParty or any guarantor of the Obligations; " "the service upon the [Bank Term] of a writ in which the [Bank Term] is named as trustee of the Pledgor, the HypothParty or any guarantor of the Obligations;" }}}}

a judgment or judgments for the payment of money shall be rendered against the Pledgor, the HypothParty or any guarantor of the Obligations, and any such judgment shall remain unsatisfied and in effect for any period of thirty (30) consecutive days without a stay of execution;

any levy, lien (including mechanics lien), seizure, attachment, execution or similar process shall be issued or levied on any of the property of the Pledgor, the HypothParty or any guarantor of the Obligations;

the termination or revocation of any guaranty of the Obligations; or

the occurrence of such a change in the condition or affairs (financial or otherwise) of the Pledgor, the HypothParty or any guarantor of the Obligations, or the occurrence of any other event or circumstance, such that the [Bank Term], in its sole discretion, deems that it is insecure or that the prospects for timely or full payment or performance of any obligation of the Pledgor, the HypothParty or any guarantor of the Obligations to the [Bank Term] has been or may be impaired.

User Defined Events of Default for Pledge Agreement - Short Format

{\field{*\fdinst { SEQ DefaultNumber * Arabic\\r1}}}) default of any liability, obligation, covenant or undertaking of the Pledgor, the HypothParty or any guarantor of the Obligations to the [Bank Term], hereunder or otherwise, including, without limitation, failure to pay in full and when due any installment of principal or interest or default of the Pledgor, the HypothParty or any guarantor of the Obligations under any other Loan Document or any other agreement with the [Bank Term][!g-nc-ns-c=" | continuing for ^!n Grace Period for Payment Defaults in Days^ days with respect to the payment of money or continuing for ^!n Grace Period for Non-payment Defaults in Days^ days with respect to any other default | | continuing for ^!n Grace Period for Non-payment Defaults in Days^ days with respect to any default (other than with respect to the payment of money for which there is no grace period) | " Include Grace Periods in Events of Default]; {\field{*\fdinst { SEQ DefaultNumber * Arabic\\n}}}) failure of the Pledgor, the HypothParty or any guarantor of the Obligations to maintain aggregate collateral security value satisfactory to the [Bank Term][!g-nc-c=" | continuing for ^!n Grace Period for Non-payment Defaults in Days^ days | | continuing for ^!n Grace Period for Non-payment Defaults in Days^ days | " Include Grace Periods in Events of Default]; {\field{*\fdinst { SEQ DefaultNumber * Arabic\\n}}}) default of any material liability, obligation or undertaking of the Pledgor, the HypothParty or any guarantor of the

Obligations to any other party[!g-nc-c="| continuing for ^!n Grace Period for Non-payment Defaults in Days^ days|| continuing for ^!n Grace Period for Non-payment Defaults in Days^ days|" Include Grace Periods in Events of Default]; ({\field{*\fldinst { SEQ DefaultNumber * Arabic\\n}}}) if any statement, representation or warranty heretofore, now or hereafter made by the Pledgor, the HypothParty or any guarantor of the Obligations in connection with this Agreement or in any supporting financial statement of the Pledgor, the HypothParty or any guarantor of the Obligations shall be determined by the [Bank Term] to have been false or misleading in any material respect when made; ({\field{*\fldinst { SEQ DefaultNumber * Arabic\\n}}}) if the Pledgor, the HypothParty or any guarantor of the Obligations is a corporation, trust, partnership or limited liability company, the liquidation, termination or dissolution of any such organization, or the merger or consolidation of such organization into another entity, or its ceasing to carry on actively its present business or the appointment of a receiver {\field{*\fldinst { IF GoverningLaw = "Louisiana" "(or keeper within the meaning of LRS 9:5136 et. seq.) " " }}}for its property; ({\field{*\fldinst { SEQ DefaultNumber * Arabic\\n}}}) the death of the Pledgor, the HypothParty or any guarantor of the Obligations and, if the Pledgor, the HypothParty or any guarantor of the Obligations is a partnership or limited liability company, the death of any partner or member; ({\field{*\fldinst { SEQ DefaultNumber * Arabic\\n}}}) the institution by or against the Pledgor, the HypothParty or any guarantor of the Obligations of any proceedings under the Bankruptcy Code 11 USC §101 et seq. {\field{*\fldinst { IF GoverningLaw = "Delaware" "or the insolvency provisions of Delaware law (8 Del. C. Section 291 et seq) " " }}}or any other law in which the Pledgor, the HypothParty or any guarantor of the Obligations is alleged to be insolvent or unable to pay its debts as they mature, or the making by the Pledgor, the HypothParty or any guarantor of the Obligations of an assignment for the benefit of creditors or the granting by the Pledgor, the HypothParty or any guarantor of the Obligations of a trust mortgage for the benefit of creditors; ({\field{*\fldinst { SEQ DefaultNumber * Arabic\\n}}}) {\field{*\fldinst { IF GoverningLaw = "Illinois" "the service upon the [Bank Term] of a garnishment, Citation to Discover Assets or other supplementary proceeding in which the [Bank Term] is named as custodian of property of the Pledgor, the HypothParty or any guarantor of the Obligations; " "the service upon the [Bank Term] of a writ in which the [Bank Term] is named as trustee of the Pledgor, the HypothParty or any guarantor of the Obligations;" }}} ({\field{*\fldinst { SEQ DefaultNumber * Arabic\\n}}}) a judgment or judgments for the payment of money shall be rendered against the Pledgor, the HypothParty or any guarantor of the Obligations, and any such judgment shall remain unsatisfied and in effect for any period of thirty (30) consecutive days without a stay of execution; ({\field{*\fldinst { SEQ DefaultNumber * Arabic\\n}}}) any levy, lien (including mechanics lien), seizure, attachment, execution or similar process shall be issued or levied on any of the property of the Pledgor, the HypothParty or any guarantor of the Obligations; ({\field{*\fldinst { SEQ DefaultNumber * Arabic\\n}}}) the termination or revocation of any guaranty of the Obligations; or ({\field{*\fldinst { SEQ DefaultNumber * Arabic\\n}}}) the occurrence of such a change in the condition or affairs (financial or otherwise) of the Pledgor, the HypothParty or any guarantor of the Obligations, or the occurrence of any other event or circumstance, such that the [Bank Term], in its sole discretion, deems that it is insecure or that the prospects for timely or full payment or performance of any obligation of the Pledgor, the HypothParty or any guarantor of the Obligations to the [Bank Term] has been or may be impaired.

Default data value under Transaction Information/General Information/Insurance Evidence and Consent Paragraphs can now toggle between "Bank" and "Lender". For new databases "Insurance Evidence and Consent Paragraphs" default data entry variable has been set to:

&bo;Failure to Provide Evidence of Insurance&bc;. Grantor shall deliver to [Bank Term], on or before the delivery date described above, proof of the required insurance. In the event that Grantor fails to provide evidence of the insurance required hereunder, [Bank Term] may, at its option, secure such insurance. The cost of any such insurance, at the option of [Bank Term], shall be payable on demand or shall be added to the indebtedness as provided in the Loan Documents. [Bank Term] may obtain insurance with different coverage and at higher rates than what Grantor could have obtained and [Bank Term] may obtain such insurance from a company other than the one Grantor would choose.

&bo;Consent&bc;. Grantor consents to [Bank Term] using or disclosing information regarding the Credit Accommodations, the Collateral, or both, for the purpose of securing or replacing the insurance required hereunder.

Tennessee Mortgage Caption variable is updated to:

Maximum Principal Indebtedness for Tennessee Recording Tax Purposes is {\field{*\fldinst { TNCaptionData1 }}}}

Grantor's source of title is {\field{*\fldinst { TNCaptionData2 }}}}

This Instrument was Prepared By:

Name: [-nc Bank]

Address: [!g-nc-ns-c="|^-nc Bank Street Address^|^-nc Bank Servicing Street Address^|^-nc Bank UCC Mailing Street Address^|^-nc Bank Mortgage Return Street Address^|^-nc Mortgage Return Street Address for this Transaction^|" Mortgage Prepared by and Return Address Options]\par
[!g-nc-ns-c="|DeleteMeParaWhole|^-nc-sfb='DeleteMeParaWhole' Bank Servicing Street Address 2^|DeleteMeParaWhole|^-nc-sfb='DeleteMeParaWhole' Bank Mortgage Return Street Address 2^|^-nc-sfb='DeleteMeParaWhole' Mortgage Return Street Address 2 for this Transaction^|" Mortgage Prepared by and Return Address Options]\par [!g-nc-ns-c="|^-nc Bank Town^, ^Bank State^ ^Bank Zip Code^|^-nc Bank Servicing Town^, ^Bank Servicing State^ ^Bank Servicing Zip Code^|^-nc Bank UCC Mailing Town^, ^-nc Bank UCC Mailing State^ ^-nc Bank UCC Mailing Zip Code^|^-nc Bank Mortgage Return Town^, ^-nc Bank Mortgage Return State^ ^-nc Bank Mortgage Return Zip Code^|^-nc Mortgage Return Town for this Transaction^, ^-nc Mortgage Return State for this Transaction^ ^-nc Mortgage Return Zip Code for this Transaction^|" Mortgage Prepared by and Return Address Options]
ATTN: [!g-nc-ns-c="|^-nc Loan Processor^|^-nc Loan Officer^|^-nc Servicing Officer^|^-nc Mortgage Prepared and Return Person for this Transaction^|" Mortgage Prepared by and Return Person Options]

How to Contact Us

Call

Call Medici Support at (800) 274-2711, extension 1125343. 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:

- Customer number
- Version number
- Description of problem

Support Website

Visit our Software Support website for documentation downloads, frequently asked questions, training, or support information at the following location: www.wolterskluwerFS.com/support

This is a central source of product support information where you will also find links to other beneficial industry sites.

E-Mail

Email questions or issues to: medicisupport@wolterskluwer.com

Please include your customer number, contact information, Medici version number, and a description of the problem.

Fax

Fax us at 320-240-4252. Attention: Medici Support

Write

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

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