

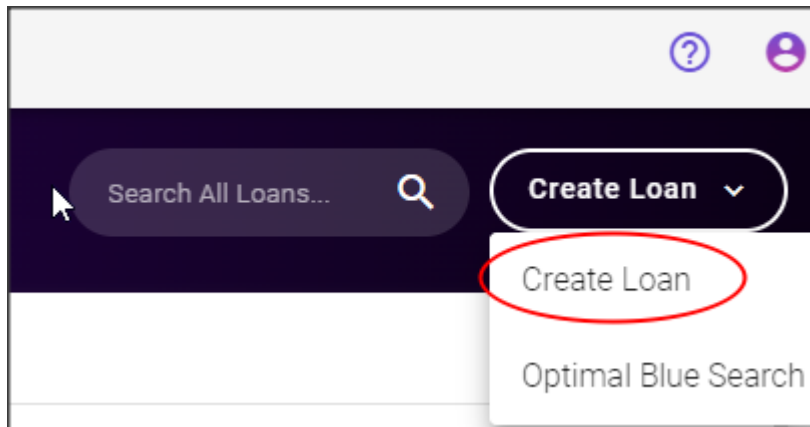
The following is a step-by-step guide to submitting a loan.

### 1) Login to [www.flcbmtg.com](http://www.flcbmtg.com)

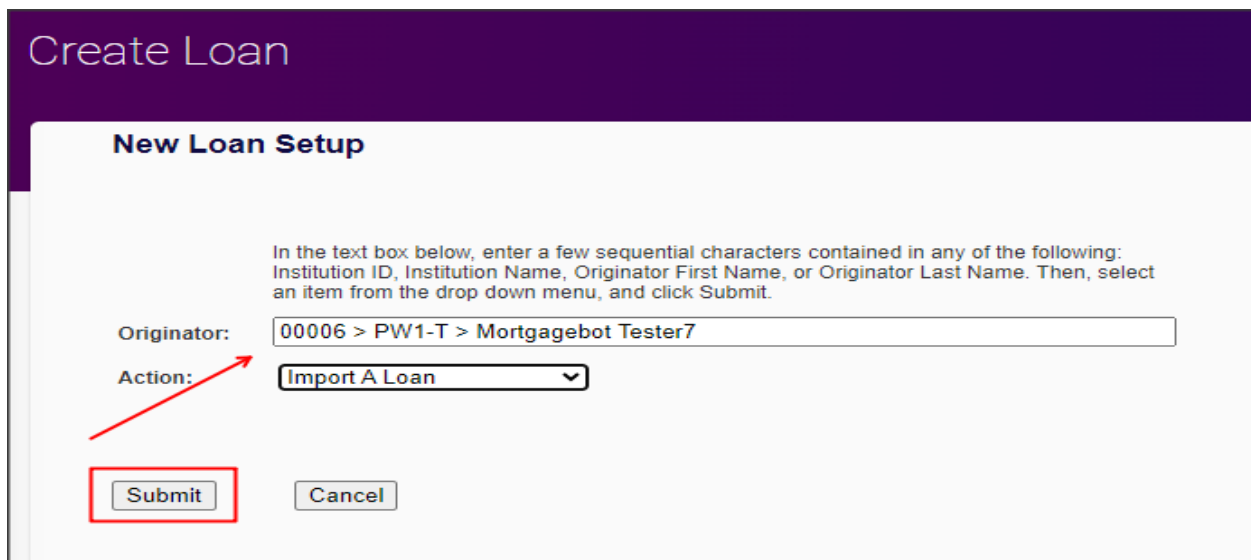
- a) User ID:
- b) Security Question:
- c) Password:

### 2) Create a New Loan by Importing a Fannie Mae 3.4 or iLAD file

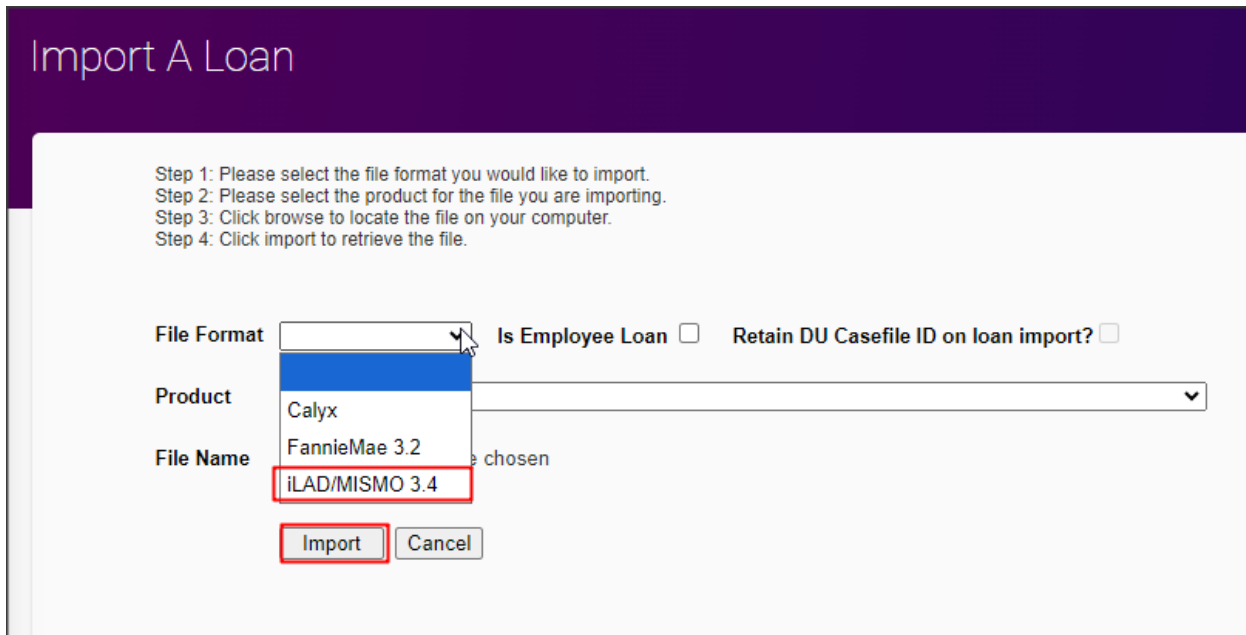
- a) Click **Create** in the top right corner and select Create Loan



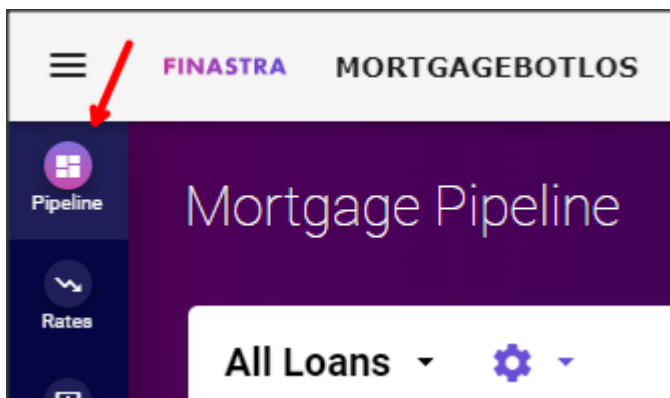
- b) Select the Originator Name (that is listed on the URLA/1003) and click **Submit**.  
**Important:** Contact your Delegated Administration (DA) to activate user credentials if you do not see the Originator that is listed on the URLA/1003 in the dropdown.
- c) Select Import a Loan from the Action dropdown and click **Submit**.



- d) Select **iLad/MISMO 3.4** file format
- e) Select the product type for the file you are importing
- f) Click **Choose File** to locate the Fannie Mae 3.4/iLAD on your computer
- g) Click **Import**



To edit the loan that was just submitted, click **Pipeline** icon from the top left corner next to Mortgage Pipeline.



Select the loan to be edited by clicking anywhere in the row.

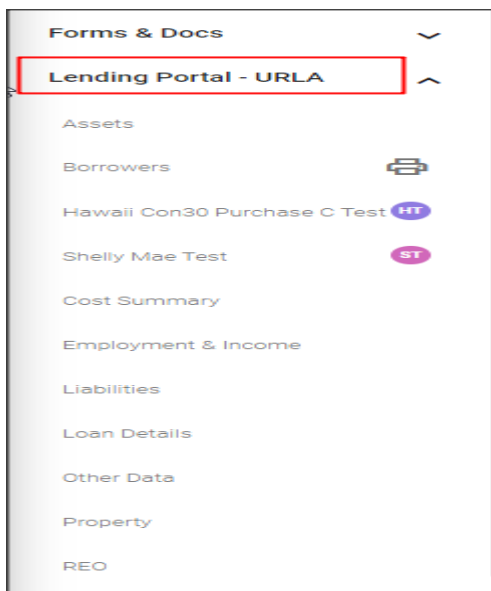
Loan Number	Loan Amount	Borrower(s)	Loan Purpose	Street Address
1701120722	\$653,620.00	Jared Testa	Purchase	4712 W Derek Ave
9366123198	\$766,550.00	LUCAS Test	Purchase	2408 WINDING HOLLOW LN
9366123194	\$879,200.00	Gold 2 Test Gold 2 CB Test	Purchase	136 Village Rd

The instructions [on the following pages](#) are to guide you through each screen in the Lending Portal – URLA.

- **Go through each screen** in the Lending Portal – URLA to ensure the data populated correctly when imported to the LOS. ***Very important to perform this function before you run the AUS.***

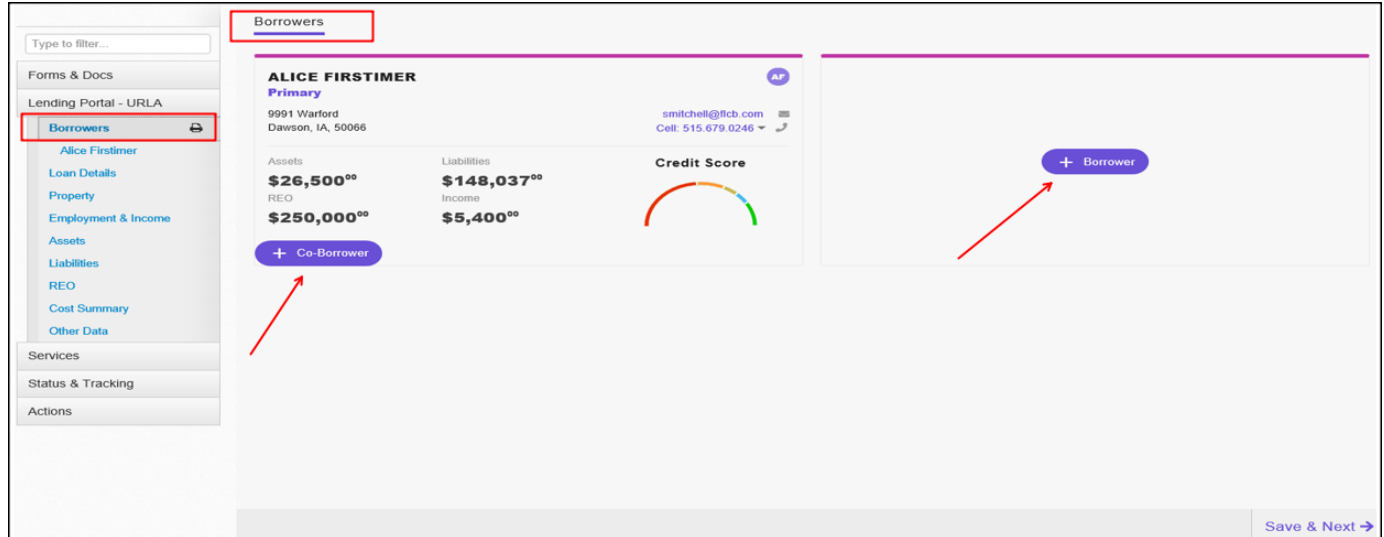
## Lending Portal - URLA

Click the **Lending Portal – URLA** folder in the left side Navigation Menu. Go through each of the URLA screens. Each screen has the data in which populated to the applicable screens of the **Lending Portal – URLA** based on the import of your Fannie Mae 3.4/iLAD file.



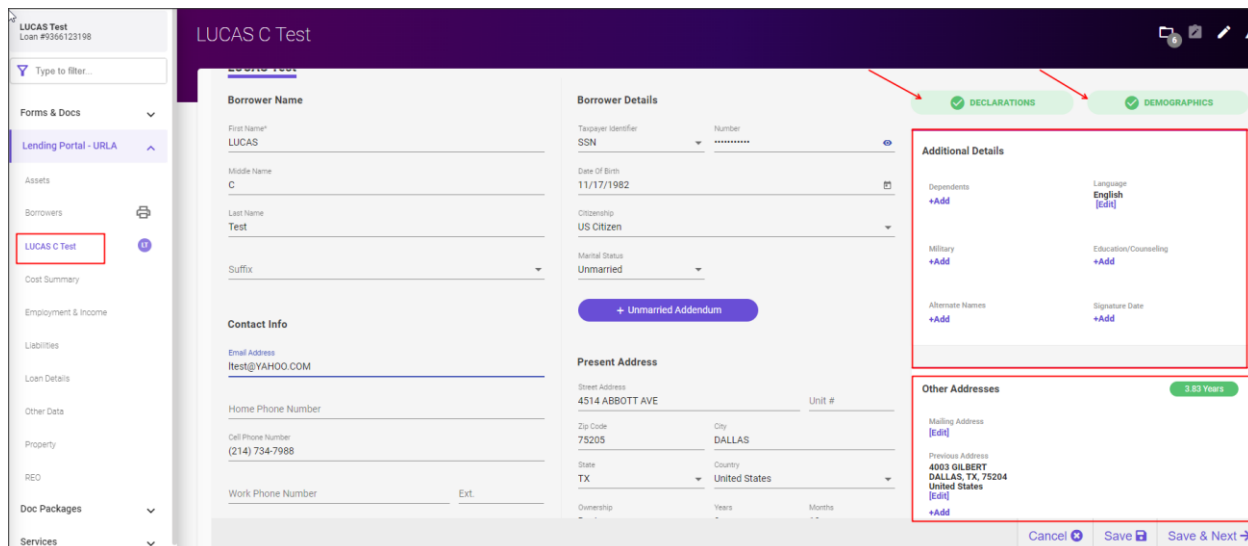
## Borrower Screen

Provides an overview of the number of borrowers and/or Co-Borrowers imported on the loan. If a Borrower or Co-Borrower did not import, you would add on this screen.



Click on the **Borrower** and/or **Co-Borrower** tab to ensure the data imported correctly. Each borrower and/or Co-Borrower will have their own screen; this is where the data can be updated.

The **Declarations** and **Demographics** are color coded to ensure you know when all the data has been collected at a glance. **Green** when all fields have been collected and **red** if not.



## Loan Details Screen

The **Loan Details** screen collects basic loan and product details, along with application date and interviewer information.

If both the estimated and appraised values are entered, the appraised value is used for calculations. For purchase transactions where the sales price is lower than the appraised value, the sales price will be utilized for calculations.

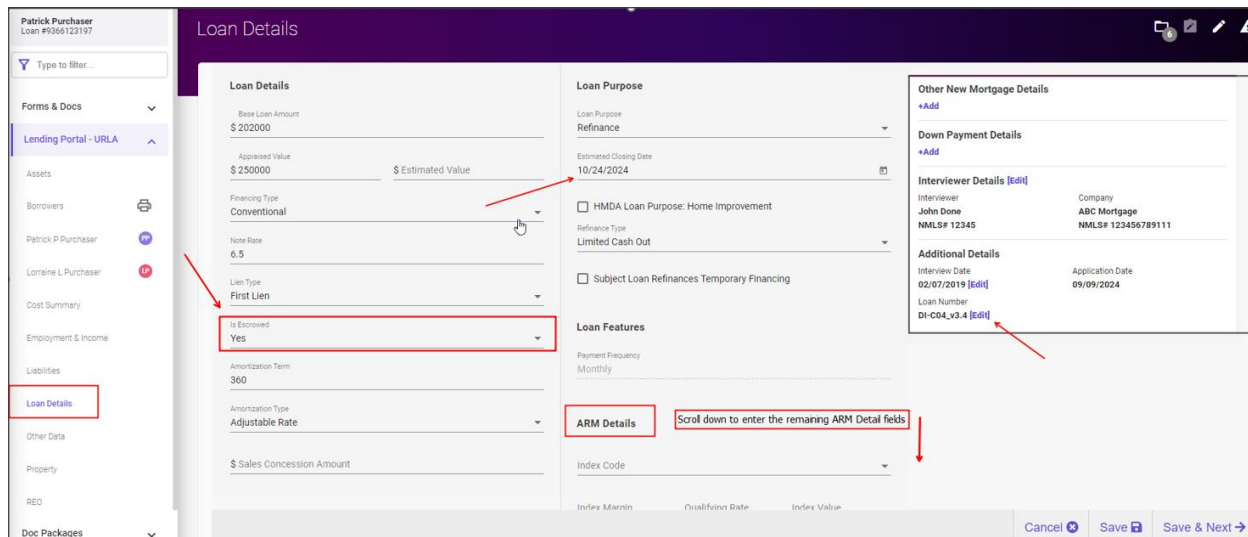
Many fields on this screen are dynamic and set up to hide/show based on your answer to another question. For example, when you change the loan purpose or the financing type, fields will hide/show on the screen.

Make sure you answer the **Is Escrowed** question and enter the **Estimated Closing Date** in the **Loan Purpose** section.

Ensure all data populated over correctly and update, if needed.

**ARM Details:** The **ARM Details** are in the center section and will appear if you have selected an ARM product. You will select the applicable ARM information based on the product you chose.

Refer to the Resource Center to utilize the ARM Details Tip Sheet (Search for ARM Details Tip Sheet).



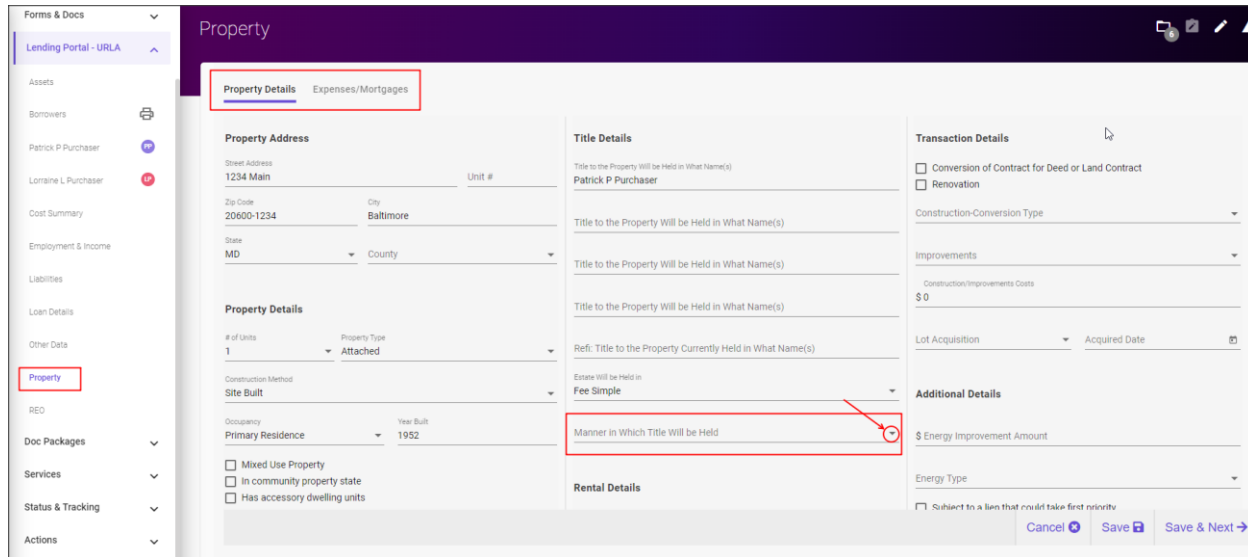
The screenshot shows the 'Loan Details' screen with the following sections and highlighted elements:

- Loan Details:**
  - Basic Loan Amount: \$ 202000
  - Appraised Value: \$ 250000
  - Estimated Value: (field)
  - Financing Type: Conventional
  - Note Rate: 6.5
  - Lien Type: First Lien
  - Is Escrowed: Yes (highlighted with a red box)
  - Amortization Term: 360
  - Amortization Type: Adjustable Rate
  - \$ Sales Concession Amount: (field)
- Loan Purpose:**
  - Loan Purpose: Refinance
  - Estimated Closing Date: 10/24/2024
  - ☐ HMDA Loan Purpose: Home Improvement
  - Refinance Type: Limited Cash Out
  - ☐ Subject Loan Refinances Temporary Financing
- Other New Mortgage Details:**
  - Down Payment Details: (Add button)
  - Interviewer Details: Interviewer John Done, NMLS# 12345; Company ABC Mortgage, NMLS# 123456789111
  - Additional Details: Interview Date 02/07/2019, Application Date 09/09/2024; Loan Number DI-C04\_v3.4
- ARM Details:**
  - ARM Details: (Section header)
  - Payment Frequency: Monthly
  - Index Code: (field)
  - Index Margin: (field)
  - Qualifying Rate: (field)
  - Index Value: (field)

Red arrows and boxes highlight the 'Is Escrowed' field, the 'ARM Details' section, and the 'Loan Purpose' section. A red box around the 'ARM Details' section is labeled 'ARM Details' and 'Scroll down to enter the remaining ARM Detail fields'.

## Property Screen

The **Property Details** tab collects details about the subject property such as address, property type and title details.

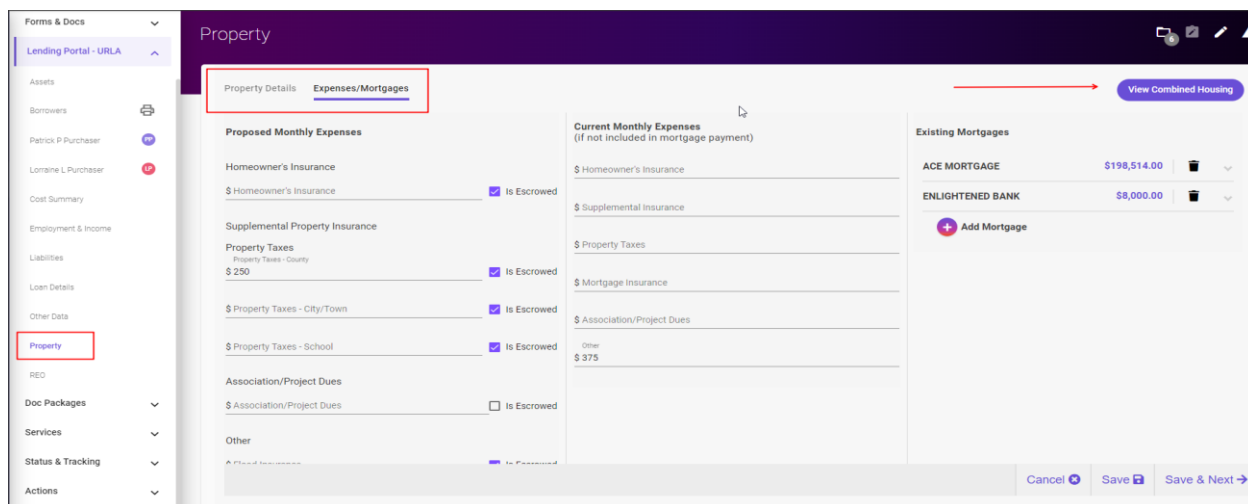


## Expense/Mortgages tab

This is where The Proposed Housing Expenses, Combined Housing Expense section and Existing Mortgages are collected.

Monthly housing expenses are broken down into multiple fields and will populate into a combined housing expense table **when the REO is a current residence**.

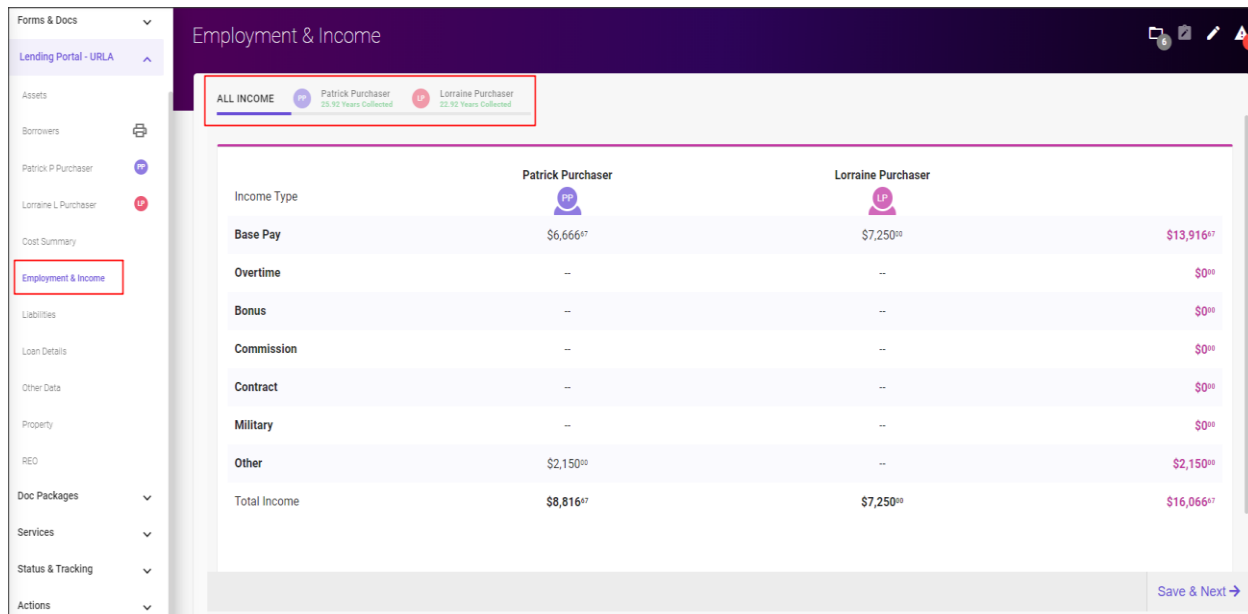
**All subject property existing mortgages details are located under Existing Mortgages. You will not be able to edit on the Liability or REO screen.**



## Employment and Income Screen

The **Employment and income** screen is where all borrower's primary, additional, and prior employment and income will be collected, along with other income.

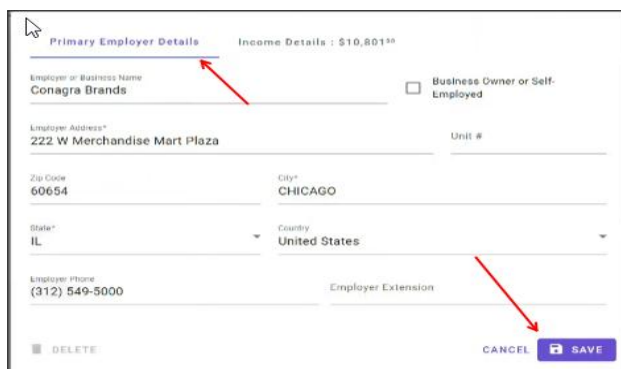
The **ALL INCOME** tab is a summary page that shows the monthly income for all borrowers in a table. **Each borrower will have a tab.**



Income Type	Patrick Purchaser	Lorraine Purchaser	
Base Pay	\$6,666 <sup>67</sup>	\$7,250 <sup>00</sup>	\$13,916 <sup>67</sup>
Overtime	--	--	\$0 <sup>00</sup>
Bonus	--	--	\$0 <sup>00</sup>
Commission	--	--	\$0 <sup>00</sup>
Contract	--	--	\$0 <sup>00</sup>
Military	--	--	\$0 <sup>00</sup>
Other	\$2,150 <sup>00</sup>	--	\$2,150 <sup>00</sup>
Total Income	\$8,816 <sup>67</sup>	\$7,250 <sup>00</sup>	\$16,066 <sup>67</sup>

**Each borrower tab** has two summary tiles, one for each current employment and income and one for prior employment and income. The number of years of employment history collected is shown next to each borrower's name. **When less than 2 years have been collected, the indicator is red.** **When 2 years or more have been collected, the indicator is green.**

When adding or editing primary and additional jobs, a new screen appears with two tabs. **The first tile** is for entering employer details and **the second tile** is for entering income details.



**Primary Employer Details** | Income Details : \$10,801<sup>00</sup>

Employer or Business Name: Conagra Brands ☐ Business Owner or Self-Employed

Employer Address\*: 222 W Merchandise Mart Plaza Unit #

Zip Code: 60654 City\*: CHICAGO

State\*: IL Country: United States

Employer Phone: (312) 549-5000 Employer Extension:

DELETE CANCEL SAVE



**Primary Employer Details** | Income Details : \$10,801<sup>00</sup>

**Income** | \$10,801<sup>00</sup> monthly

Base: \$ 10,801 Time Period: Monthly \$10,801<sup>00</sup> monthly

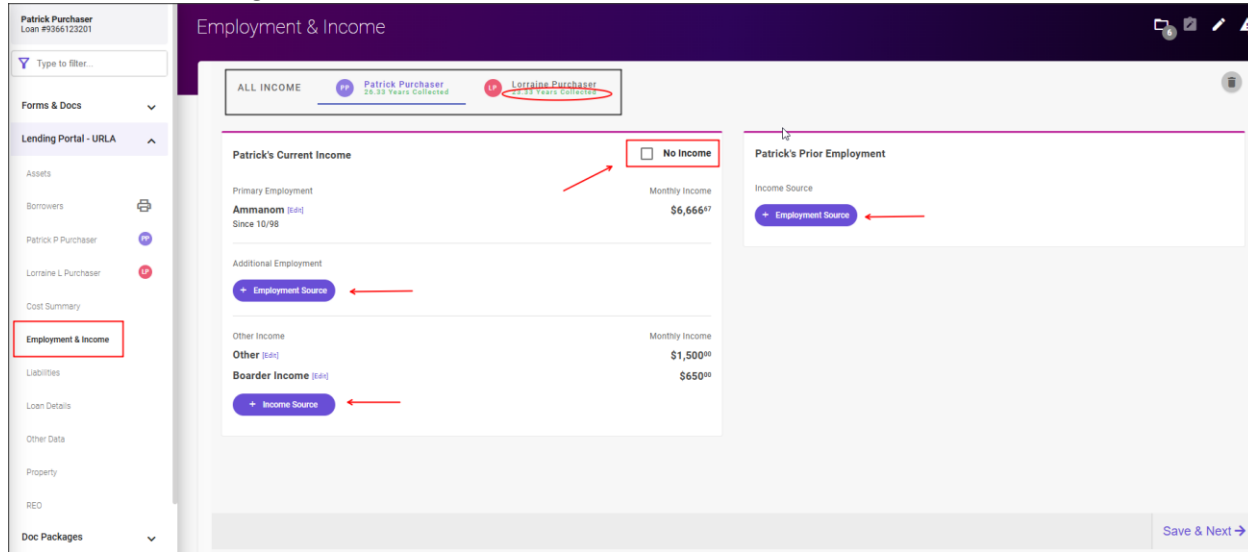
\$ Bonus: Time Period: Monthly \$0 monthly

\$ Commission: Time Period: Monthly \$0 monthly

\$ Contract Basis: Time Period: Monthly \$0 monthly

DELETE CANCEL SAVE

If income is not being used for a borrower, the **No Income** checkbox should be checked.

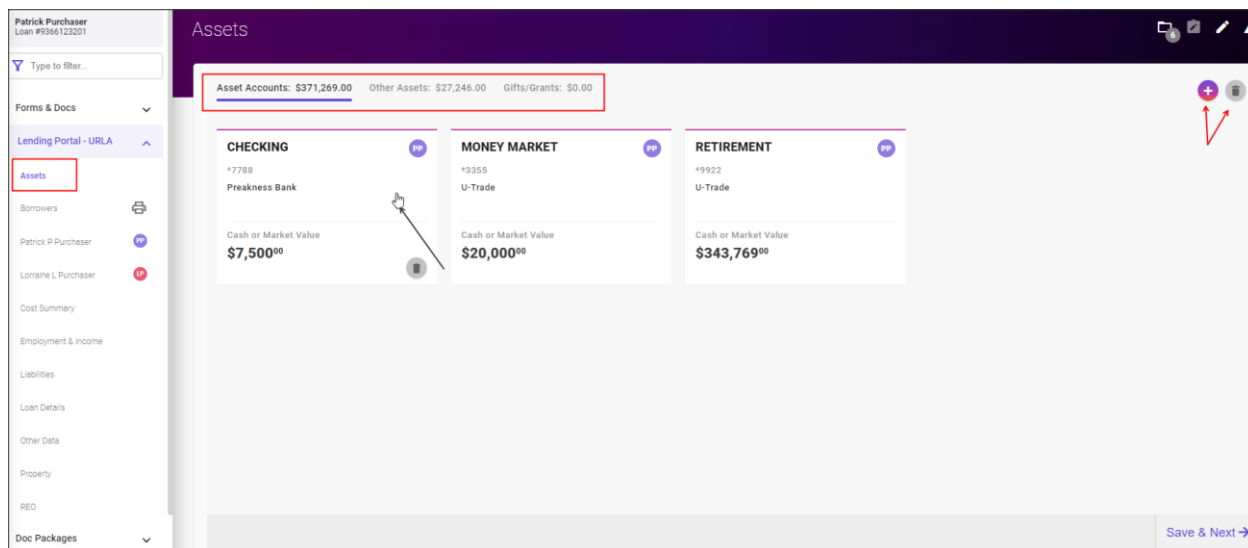


## Assets Screen

The Asset Screen has **three tabs** corresponding to three sections on the URLA: **Asset Accounts (URLA section 2a)**, **Other Assets (URLA section 2b)**, and **Gifts/Grants (URLA section 4d)**. A summary page shows tiles for each asset entered.

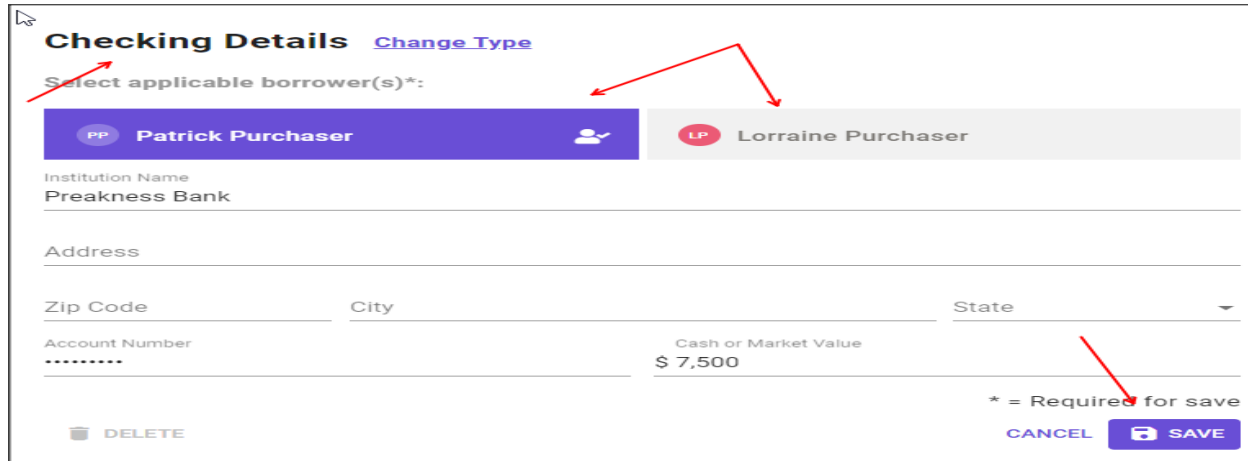
To add a new asset, click the (+) button. To edit an existing asset, click on its tile. To delete an asset, hover over the tile and click the trash icon that appears in the bottom left.

To delete **all assets**, click the trash icon in the upper right corner. You will be asked to confirm that you want to delete all assets.





When adding or editing an asset, a new screen will open. You will first need to select an asset type (**example below is where Checking was selected as a type**). You can then fill in the details for the asset type. Click **Save** once completed. Note: You can assign multiple borrowers to an asset by clicking on the borrower's name/s that own that asset.



**Checking Details** [Change Type](#)

Select applicable borrower(s)\*:

PP Patrick Purchaser LP Lorraine Purchaser

Institution Name  
Preakness Bank

Address

Zip Code City State

Account Number \*\*\*\*\* Cash or Market Value  
\$ 7,500

\* = Required for save

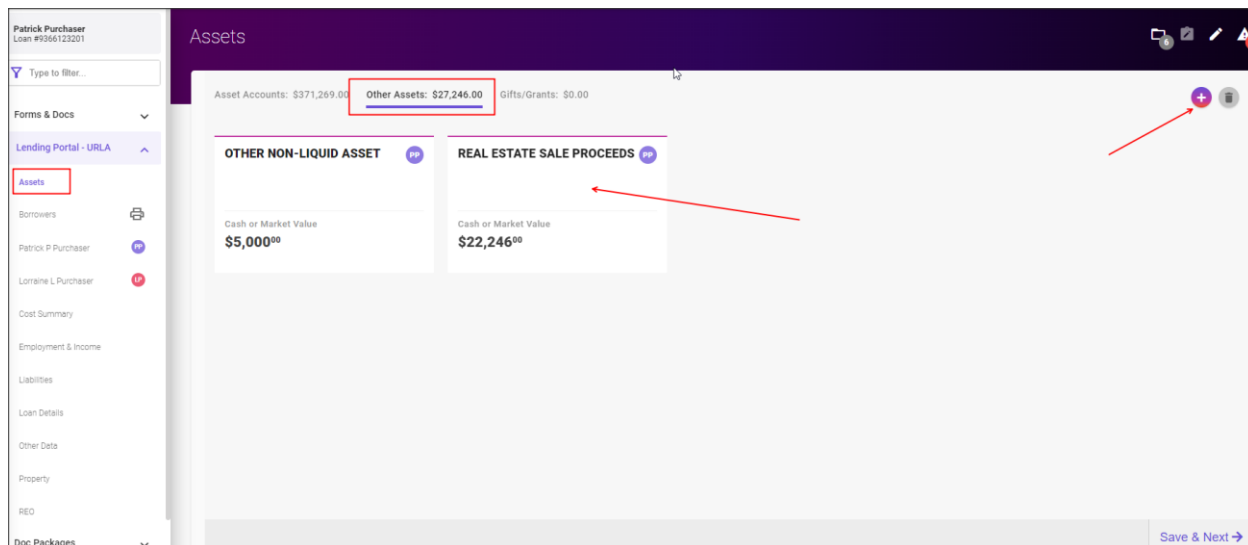
DELETE CANCEL SAVE

## Other Assets tab

Please **note** that credits are not collected in this section because they are an account -level item, not a borrower-level item. **NOTE:** Credits can be entered in the **Cost Summary Screen > Qualifying the Borrower**. There is a link to the Qualifying the Borrower Section when you add another asset.

To edit an Other Asset, click in the tile and the applicable screen will appear (example 2<sup>nd</sup> screen shot).

To enter another Other Asset, click on the (+) sign in the top right corner. The Other Asset Type screen will appear. To **enter an institution name**, start typing the name. If you've used it before in this section, it will appear in a dropdown where you can select it and prefill the address details.



Assets

Asset Accounts: \$371,269.00 Other Assets: \$27,246.00 Gifts/Grants: \$0.00



OTHER NON-LIQUID ASSET REAL ESTATE SALE PROCEEDS

Cash or Market Value  
\$5,000<sup>00</sup> \$22,246<sup>00</sup>

Save & Next →

### Other Asset Type

Cash On Hand	Non-Real Estate Sale Proceeds
Real Estate Sale Proceeds	Secured Borrowed Funds
Unsecured Borrowed Funds	Other Liquid Asset
Other Non-Liquid Asset	

Purchase Credits should be added/edited in Line M in Qualifying the Borrower  

CANCEL

## Gifts/Grants Tab

Click on the (+) sign to add a Gift/Grant. A new screen will appear to key the applicable fields. Select the Type to launch the new screen to complete the details (Cash Gift, Gift of Equity or Grant) and **Save**.

Patrick Purchaser  
Loan #936220077

Type to filter...

Forms & Docs  
Lending Portal - URLA  
**Assets**  
Borrowers  
Patrick P Purchaser  
Lorraine L Purchaser  
Cost Summary  
Employment & Income  
Liabilities  
Loan Details  
Other Data  
Property  
REO  
Doc Packages

### Assets



Asset Accounts: \$371,269.00 Other Assets: \$27,246.00 **Gifts/Grants: \$3,000.00**

#### CASH GIFT

Federal Agency

Cash or Market Value

**\$3,000.00**

Save & Next →

Assets

Asset Accounts: \$371,269.00 Other Assets: \$27,246.00 Gifts/Grants: \$0.00

Select the Type of Gift/Grant

Cash Gift Gift of Equity

Grant

CANCEL

Save & Next →

Cash Gift Details [Change Type](#)

Select applicable borrower(s)\*:

PP Patrick Purchaser LP Lorraine Purchaser

Source  
Federal Agency

Cash or Market Value  
\$ 3,000

☐ Gift Received at Closing ☐ Deposited

Giver's Name

Phone

Address

CANCEL SAVE

Patrick Purchaser  
Loan #936520077

Type to filter...

Forms & Docs

Lending Portal - URLA

Assets

Borrowers

Patrick P Purchaser

Lorraine L Purchaser

Cost Summary

Employment & Income

Liabilities

Loan Details

Other Data

Property

REG

Doc Packages

Assets

Asset Accounts: \$371,269.00 Other Assets: \$27,246.00 Gifts/Grants: \$3,000.00

CASH GIFT

Federal Agency

Cash or Market Value  
\$3,000.00

Save & Next →

## Liabilities Screen

The **Liabilities Screen** has 2 tabs, **Liabilities (URLA section 2c)** and **Expenses (URLA section 2d)**.

A summary page shows tiles for each liability or expense imported or entered. To add a new liability or expense, click the (+) button in the top right corner of the summary page. To edit an existing liability or expense, click on the specific tile. To delete a liability or expense, hover over the tile and click the trash icon that appears in the bottom left.

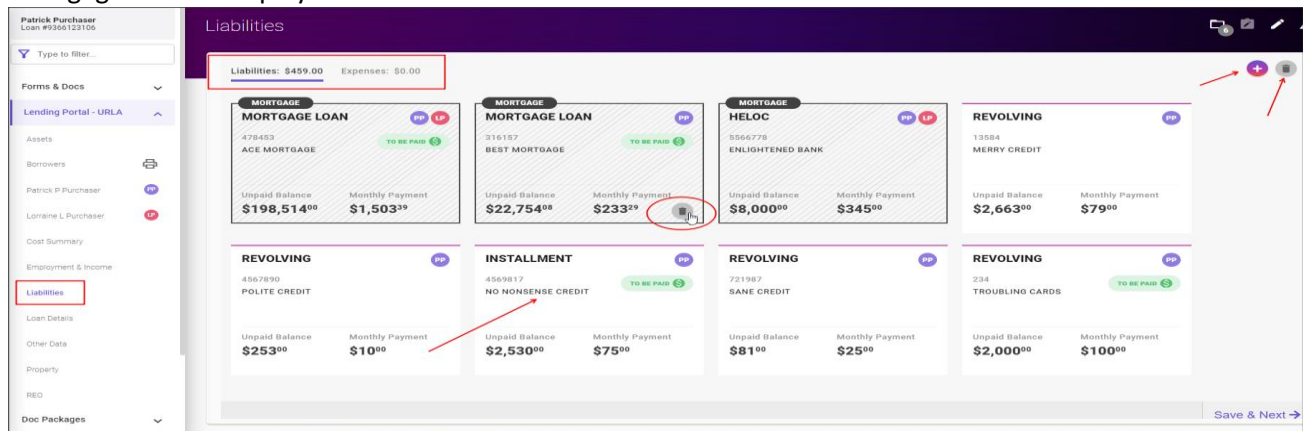
To **delete all** liabilities or expenses, click trash icon in upper right corner next to the (+) sign. You will be asked to confirm that you want to delete all liabilities or expenses.

When clicking on a specific liability or expense tile to add or edit, a new screen appears. Fill in the details for the liability or expense. **Click on the names** to select all owners of that particular liability or expense.

**Start typing an institution name** and if you have used it before on this application, it will appear in a drop down so you can select it and prefill the address details.

**Important: Users cannot manually add a mortgage in this section.** To add a mortgage liability for an REO, go to the REO section.

Mortgages that are entered in the REO section or imported from a credit report will show up as read-only on the **Liabilities Screen**. The **exception** is when the mortgage is assigned to a property with a status of Sold; then the mortgage will not display on the **Liabilities Screen**.



**Liabilities**

Liabilities: \$459.00 Expenses: \$0.00

Loan Type	Loan ID	Loan Name	Unpaid Balance	Monthly Payment
MORTGAGE	478453	ACE MORTGAGE	\$198,514 <sup>00</sup>	\$1,503 <sup>39</sup>
MORTGAGE	316157	BEST MORTGAGE	\$22,754 <sup>00</sup>	\$233 <sup>29</sup>
MORTGAGE	5566778	HELOC ENLIGHTENED BANK	\$8,000 <sup>00</sup>	\$345 <sup>00</sup>
REVOLVING	13584	MERRY CREDIT	\$2,663 <sup>00</sup>	\$79 <sup>00</sup>
REVOLVING	4567890	POLITE CREDIT	\$253 <sup>00</sup>	\$10 <sup>00</sup>
INSTALLMENT	4569817	NO NONSENSE CREDIT	\$2,530 <sup>00</sup>	\$75 <sup>00</sup>
REVOLVING	721987	SANE CREDIT	\$81 <sup>00</sup>	\$25 <sup>00</sup>
REVOLVING	234	TROUBLING CARDS	\$2,000 <sup>00</sup>	\$100 <sup>00</sup>

Save & Next →

**Revolving Account Details** Change Type

Select applicable borrower(s)\*:

PP Patrick Purchaser

LP Lorraine Purchaser

Company Name  
EN

ENLIGHTENED BANK  
NO NONSENSE CREDIT

Zip Code City State

Account Number Monthly Payment Unpaid Balance

..... \$ 79 \$ 2,663

Months remaining  
34

☐ To be paid off
 ☐ Omit Liability
 ☐ Paid Prior to Closing
 ☐ Exclude From 1008 Ratios

CANCEL
SAVE

## REO Screen

The REO Screen is where details for section 3 of the URLA are collected.

**Important: The subject property cannot be edited in the REO section.** All subject property details are edited in the Property tab of the Lending Portal – URLA.

A summary page shows tiles for each REO entered. To add a new REO, click the (+) button in the top right corner of the summary page. To edit an existing REO, click on the specific tile and edit. To delete an REO, hover over the tile and click the trash icon that appears in the bottom right corner of the tile.

To **delete all** REOs, click trash icon in upper right corner of the summary page next to the (+) sign. You will be asked to confirm that you want to delete all REO information.

**REO**

Real Estate Owned: \$300,000.00

**Subject Property**

**RETAINED**

1234 Main  
Baltimore, MD, 206001234

Value	Mortgages
\$250,000 <sup>00</sup>	\$206,514 <sup>00</sup>
Net Income / Expense <span style="color: red;">-\$2,223<sup>39</sup></span>	

**PENDING SALE**

567 Elm St  
Baltimore, MD, 20600

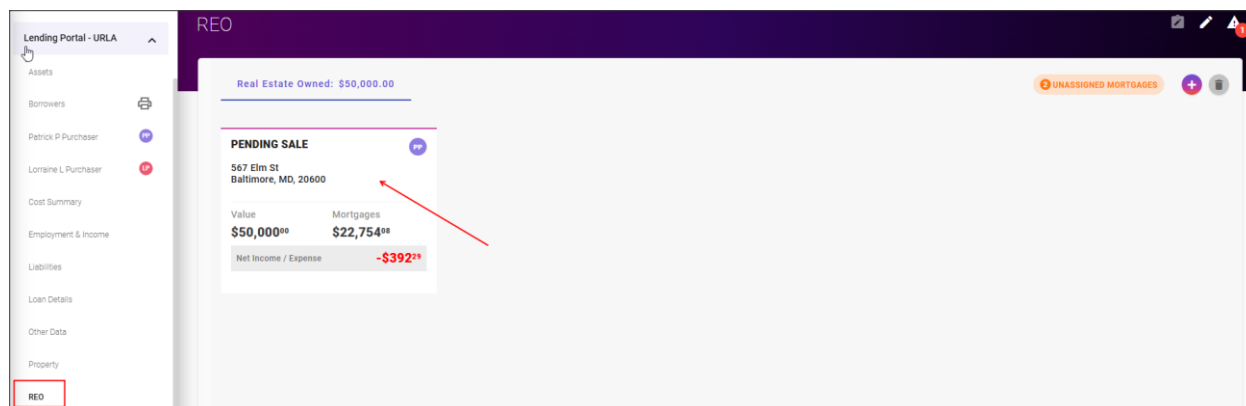
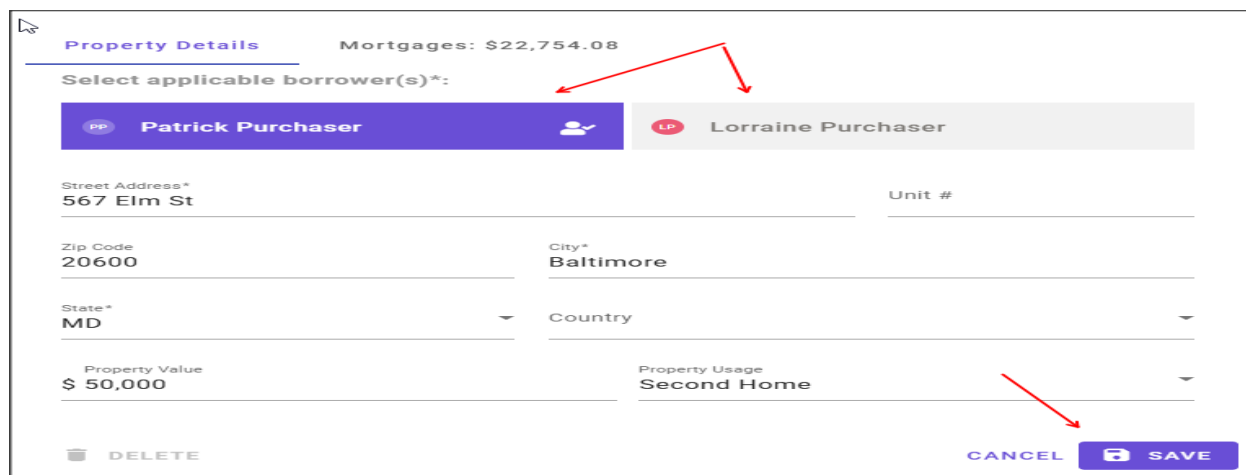
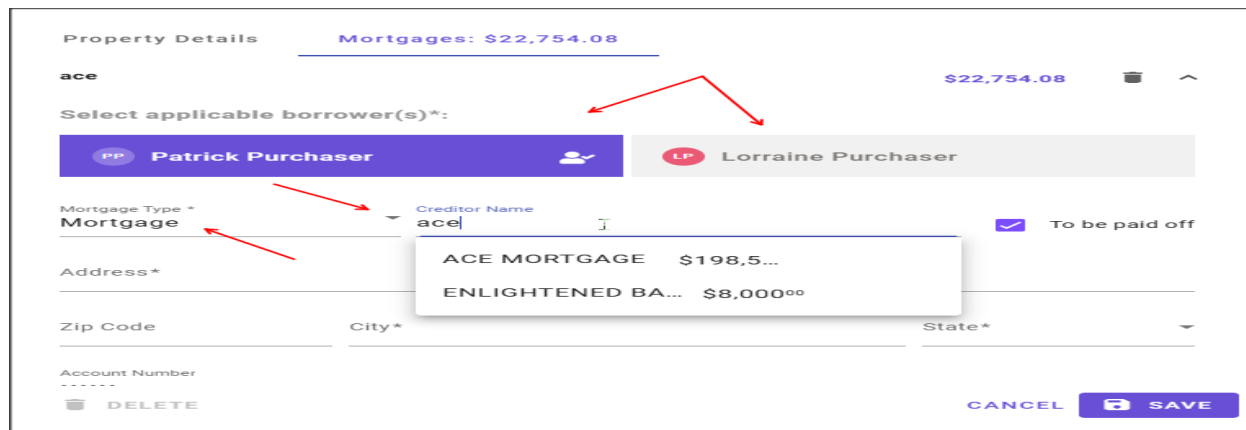
Value	Mortgages
\$50,000 <sup>00</sup>	\$22,754 <sup>08</sup>
Net Income / Expense <span style="color: red;">-\$392<sup>29</sup></span>	

UNASSIGNED MORTGAGES +

Save & Next →

When adding or editing an REO, click on the tile and a new screen appears. There are two tabs: **Property Details** and **Mortgages**. In the **Property Details** tab, click on the names to designate all owners for that REO, complete the needed data and Save.

Next, click on the **Mortgages** tab. If there is a liability for this REO, click on the names to designate all owners that are liable. You will select the **Mortgage Type** in the drop down. Under **Creditor Name**, start typing the institution name and it will appear in the drop down for you to choose to auto populate.

The **Creditor Name** above should match the Company name of the Mortgage liability in the **Liabilities** screen.

**MortgageLoan Account Details**
[Change Type](#)

Select applicable borrower(s)\*:

PP
Patrick Purchaser

LP
Lorraine Purchaser

Company Name  
ACE MORTGAGE

Address\*

Zip Code                      City\*                      State\*

Account Number                      Monthly Payment                      Unpaid Balance

\*\*\*\*\*                      \$ 1,503.39                      \$ 198,514

Months remaining  
132

☒ To be paid off     
 ☐ Omit Liability     
 ☐ Paid Prior to Closing     
 ☐ Exclude From 1008 Ratios

\* = Required for save

DELETE     
 CANCEL     
 SAVE

An alert will appear on the top right of the REO Screen summary page when there are **unassigned mortgages**. Confirm the property address has been assigned. The number of unassigned mortgages will be shown.

Type to filter...

Forms & Docs  
Lending Portal - URLA  
Borrowers  
Alice Firsttimer  
Loan Details  
Property  
Employment & Income  
Assets  
Liabilities  
**REO**  
Cost Summary  
Other Data  
Services  
Status & Tracking  
Actions

Real Estate Owned: \$250,000.00

**Subject Property**

**RETAINED**

9991 Warford  
Dawson, IA, 500661111

Value  
**\$250,000<sup>00</sup>**

Mortgages  
**\$145,000<sup>00</sup>**

Net Income / Expense  
**-\$1,083<sup>78</sup>**

Subject property details can be edited on the Property screen.

UNASSIGNED MORTGAGES

Save & Next →

## Cost Summary Screen

The **Cost Summary** section displays closing cost information, credits, and the calculated Cash From/To the Borrower.

The **Qualifying the Borrower** tab displays information from section L4. Qualifying the Borrower – Minimum Required Funds or Cash Back on the URLA form.

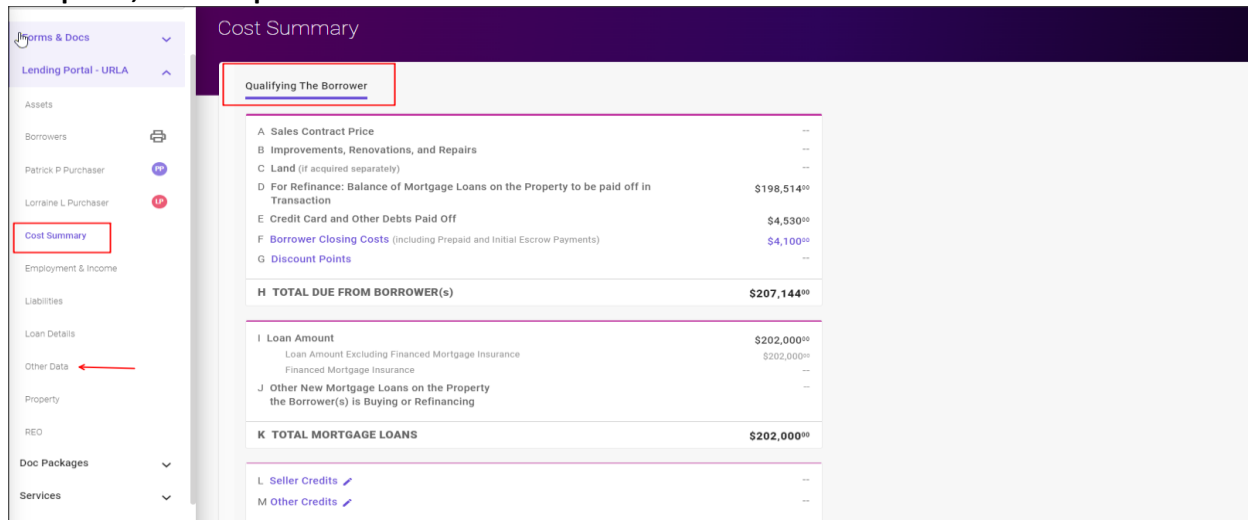
This screen populates from loan information entered throughout the Lending Portal URLA screens.

Line items A through G populate to the Cost Summary to calculate H - Total Due from Borrower(s).

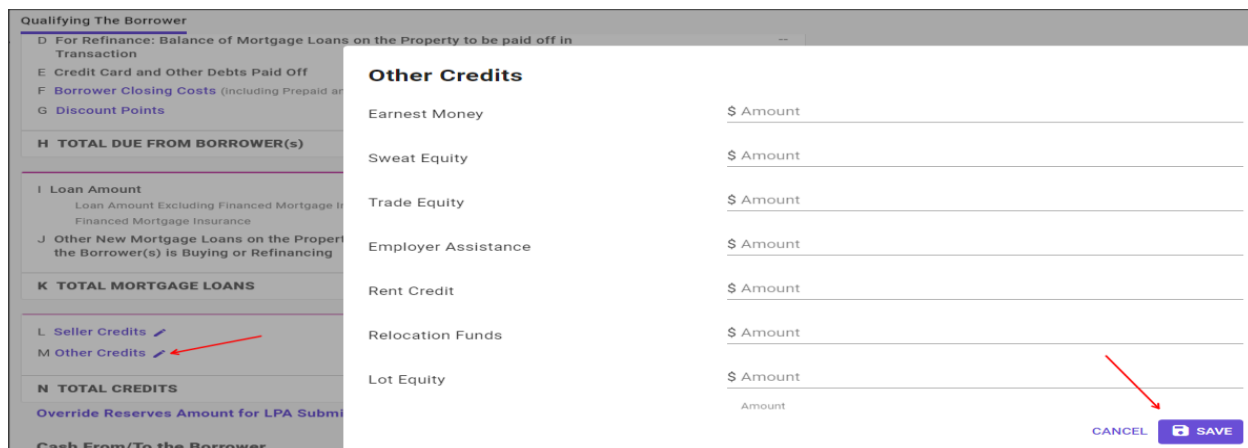
The following fees will feed over from the Initial Fees Worksheet or the Loan Estimate:

- Line I - Financed Mortgage Insurance
- Line M - Other Credit type of “Lender Credit not reflected on LE/CD”

To update, click the pencil icon and a new screen will launch.



Line Item	Description	Amount
A	Sales Contract Price	--
B	Improvements, Renovations, and Repairs	--
C	Land (if acquired separately)	--
D	For Refinance: Balance of Mortgage Loans on the Property to be paid off in Transaction	\$198,514.00
E	Credit Card and Other Debts Paid Off	\$4,530.00
F	Borrower Closing Costs (including Prepaid and Initial Escrow Payments)	\$4,100.00
G	Discount Points	--
H	TOTAL DUE FROM BORROWER(s)	\$207,144.00
I	Loan Amount	\$202,000.00
	Loan Amount Excluding Financed Mortgage Insurance	\$202,000.00
	Financed Mortgage Insurance	--
J	Other New Mortgage Loans on the Property the Borrower(s) is Buying or Refinancing	--
K	TOTAL MORTGAGE LOANS	\$202,000.00
L	Seller Credits	--
M	Other Credits	--



Line Item	Description	Amount
D	For Refinance: Balance of Mortgage Loans on the Property to be paid off in Transaction	--
E	Credit Card and Other Debts Paid Off	--
F	Borrower Closing Costs (including Prepaid and Initial Escrow Payments)	--
G	Discount Points	--
H	TOTAL DUE FROM BORROWER(s)	--
I	Loan Amount	--
J	Other New Mortgage Loans on the Property the Borrower(s) is Buying or Refinancing	--
K	TOTAL MORTGAGE LOANS	--
L	Seller Credits	--
M	Other Credits	--
N	TOTAL CREDITS	--
	Override Reserves Amount for LPA Submission	--
	Cash From/To the Borrower	--



The **Cost Summary** screen does not have a save and next button. Each edit screen has a Save button. Therefore, to get to the **Other Data** Screen, you will need to go to the Lending Portal URLA from the left navigation menu and click on the Other Data screen.

## Other Data

If the loan was Registered/Locked as a Buydown; you will scroll down to the “For Buydown Loans Only” section and update. Enter any other miscellaneous data on this screen.

### For Buydown Loans Only Section Instructions:

<b>Buydown Loan:</b> Select Yes and SAVE/CLOSE Screen to open fields. Access URLA Other Data Tab complete remaining fields	<b>Buydown Type:</b> Select 3-2-1-0, 2-1-0 or 1-0-0 option from dropdown	<b>Buydown Change Frequency (months):</b> Will auto-populate	<b>Buydown Duration (months):</b> Will auto-populate
<b>Contributor:</b> Select appropriate option from dropdown (for Realtor – choose unassigned) <b>Split Fee:</b> We do not have an option	<b>Fixed Year Buydown Rate:</b> Will auto-populate	<b>Lender Funded:</b> Select No	<b>Next Increase Rate:</b> Will auto-populate
<b>Buydown Start Date:</b> Select First Payment Date from dropdown	<b>Buydown Term:</b> Select Temporary from dropdown		

### Example of completed screen with a 6.125% Note Rate:

For Buydown Loans Only

Buydown Loan?

☒ Yes
☐ No

Buydown Type

3-2-1-0

Buydown Change Frequency (months)

12

Buydown Duration (months)

36

Contributor

Seller

First Year Buydown Rate

3.125

Lender Funded

Next Increase Rate

4.125

Buydown Start Date

First Payment Date

Buydown Term

Temporary

Jared Testa

Loan #1701120722

Type to filter...

Forms & Docs

Lending Portal - URLA

Assets

Borrowers

Jared Ryan Testa

Cost Summary

Employment & Income

Liabilities

Loan Details

Other Data

Property

REO

Doc Packages

Services

Other Data

Offering Identifier

Housing Finance Agency Identifier

Product Description

Total Annual Household Income

Trust Information

Indian Country Land Tenure

Property Status

Appraisal Information

Sales Agreement Date

Appraiser Company

Appraiser Name

License No.

License State

Supervisory Appraiser's License Number

Fieldwork Obtained

Property Data ID

For Buydown Loans Only

Buydown Loan?

☒ Yes
☐ No

Buydown Type

3-2-1-0

Buydown Change Frequency (months)

12

Buydown Duration (months)

36

Contributor

Seller

First Year Buydown Rate

3.125

Lender Funded

No

Next Increase Rate

4.125

Buydown Start Date

First Payment Date

Buydown Term

Temporary

Community Lending

MSA Code

Metropolitan Statistical Area or County

Community Lending Product

**Reminder: If you receive errors while running AUS, you will need to go back to the Lending Portal – URLA tabs to correct the issue.**