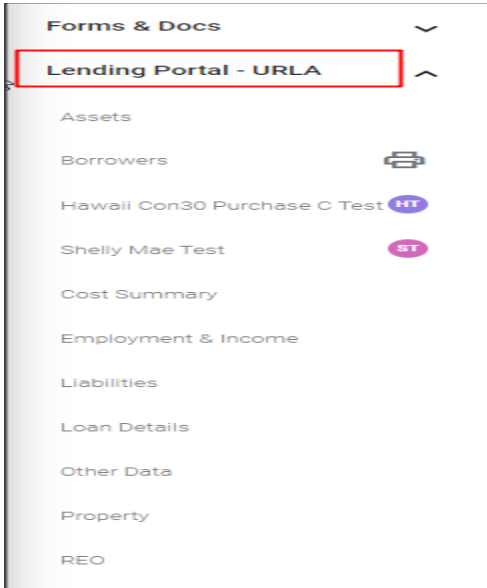


The instructions on the following pages will guide you through each screen in the Lending Portal – URLA. *It is very important to perform this function before you run the AUS.*

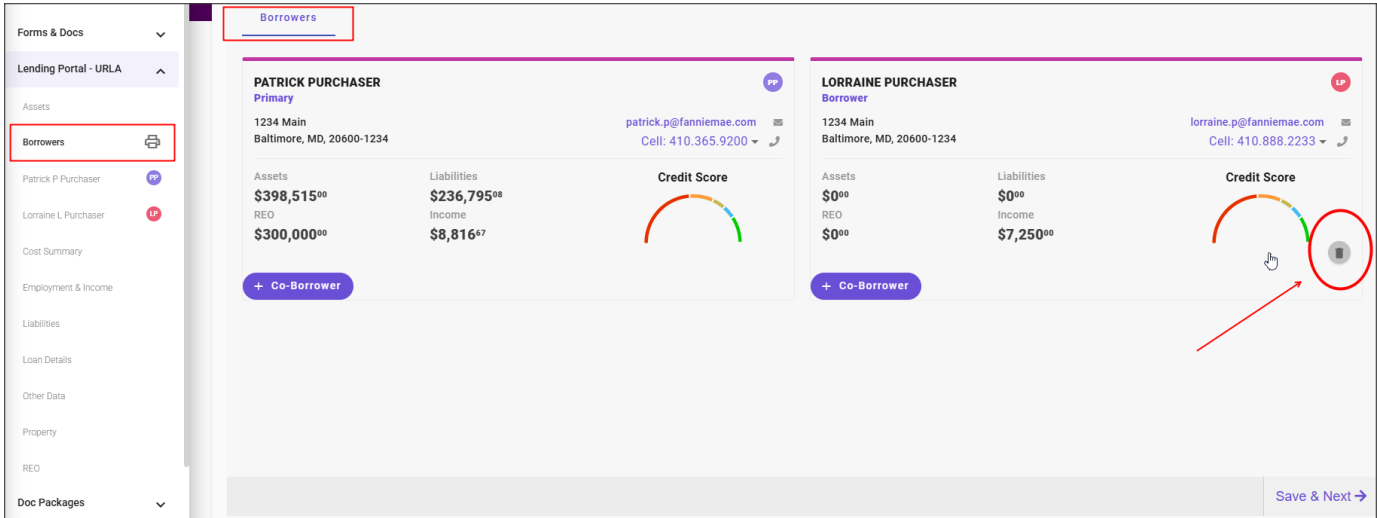
Lending Portal - URLA

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



Borrower Screen

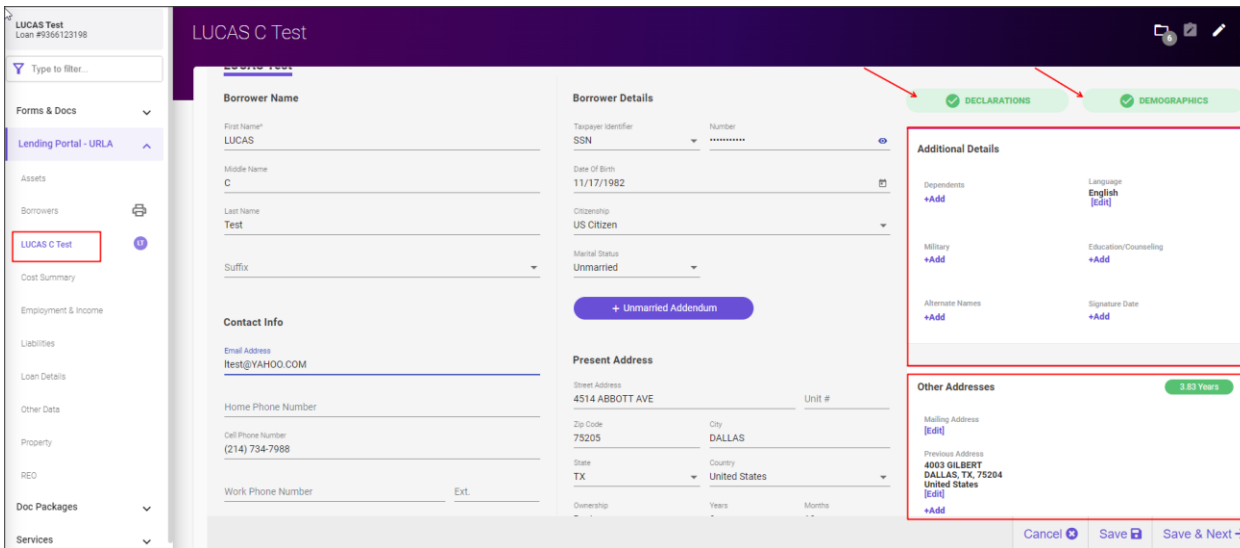
Provides an overview of the number of Borrowers and/or Co-Borrowers imported on the loan. If a Borrower or Co-Borrower did not import, you would add on this screen. Also, if you need to delete a Borrower or Co-Borrower hover over the borrower's tile and click on the Trash Can.



Click on the Borrower and/or Co-Borrower tab - 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.

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



When you are ready to move on to a new section in the Lending Portal – URLA, please note that **you must click the Save & Next button at the bottom right corner of the page to move to the next screen or just click Save when you want to stay on the same screen.**

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.

If your loan has **Non-Standard Term Months**, please make sure the correct number of months is reflecting in the **Amortization Term** field.

Conventional Conforming Fixed Rate Terms (10, 15, 20, 25 and 30 years)

Product Code	Non-Standard Allowable Amortization Term in Months
CON30	301-359
CON25	241-299
CON20	181-239
CON15	121-179
CON10	96-119

Home Possible and HomeReady Fixed Rate - 30 years

Product Code	Non-Standard Allowable Amortization Term in Months
FHP30 - Home Possible	301-359
FHP30V - Home Possible VLIP	
FHR30 – HomeReady	301-359
FHR30V – HomeReady VLIP	

High Balance/Super Conforming Fixed Rate - 30 years

Product Code	Non-Standard Allowable Amortization Term in Months
CJB30	301-359
CJB15	121-179

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).

Loan Details

Base Loan Amount: \$202000

Appraised Value: \$250000 | Estimated Value: \$

Financing Type: Conventional

Note Rate: 6.5

Lien Type: First Lien

Is Escrowed: Yes

Amortization Term: 360

Amortization Type: Adjustable Rate

\$ Sales Concession Amount

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

Loan Features

Payment Frequency: Monthly

ARM Details | Scroll down to enter the remaining ARM Detail fields

Index Code

Inflex Margin | Qualifying Rate | Inflex Value

Other New Mortgage Details

+Add

Down Payment Details

+Add

Interviewer Details [Edit]

Interviewer: John Done | Company: ABC Mortgage
NMLS#: 12345 | NMLS#: 123456789111

Additional Details

Interview Date: 02/07/2019 [Edit] | Application Date: 09/09/2024
Loan Number: DI-C04_v3.4 [Edit]

Cancel Save Save & Next

Property Screen

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

Property

Property Details | Expenses/Mortgages

Property Address

Street Address: 1234 Main | Unit #: | City: Baltimore | Zip Code: 20600-1234 | State: MD | County: |

Property Details

of Units: 1 | Property Type: Attached

Construction Method: Site Built

Occupancy: Primary Residence | Year Built: 1952

Mixed Use Property
 In community property state
 Has accessory dwelling units

Title Details

Title to the Property Will be Held in What Name(s): Patrick P Purchaser

Title to the Property Will be Held in What Name(s):

Title to the Property Will be Held in What Name(s):

Title to the Property Will be Held in What Name(s):

Ref: Title to the Property Currently Held in What Name(s):

Estate Will be Held in: Fee Simple

Manner in Which Title Will Be Held

Rental Details

Transaction Details

Conversion of Contract for Deed or Land Contract
 Renovation

Construction-Conversion Type

Improvements

Construction/Improvements Costs: \$0

Lot Acquisition | Acquired Date

Additional Details

\$ Energy Improvement Amount

Energy Type

Subject to a lien that could take first priority

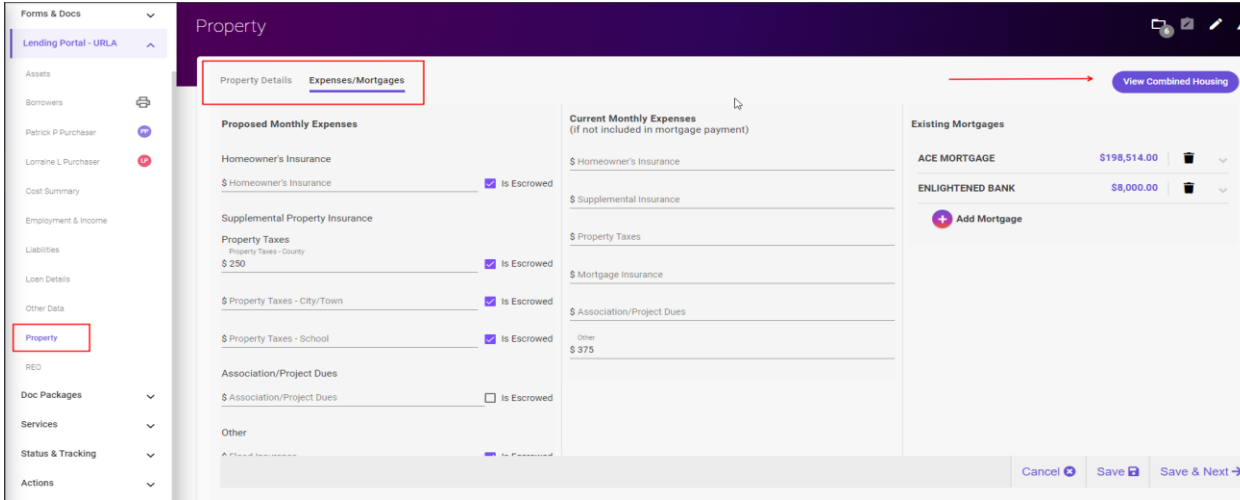
Cancel Save Save & Next

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

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

DELETE
 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.

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

Services

Status & Tracking

REO

Real Estate Owned: \$300,000.00

Subject Property

RETAINED

1234 Main
Baltimore, MD, 206001234

Value	Mortgages
\$250,000 ⁰⁰	\$206,514 ⁰⁰
Net Income / Expense	-\$2,223 ³⁹

PENDING SALE

567 Elm St
Baltimore, MD, 20600

Value	Mortgages
\$50,000 ⁰⁰	\$22,754 ⁰⁸
Net Income / Expense	-\$392 ²⁹

UNASSIGNED MORTGAGES

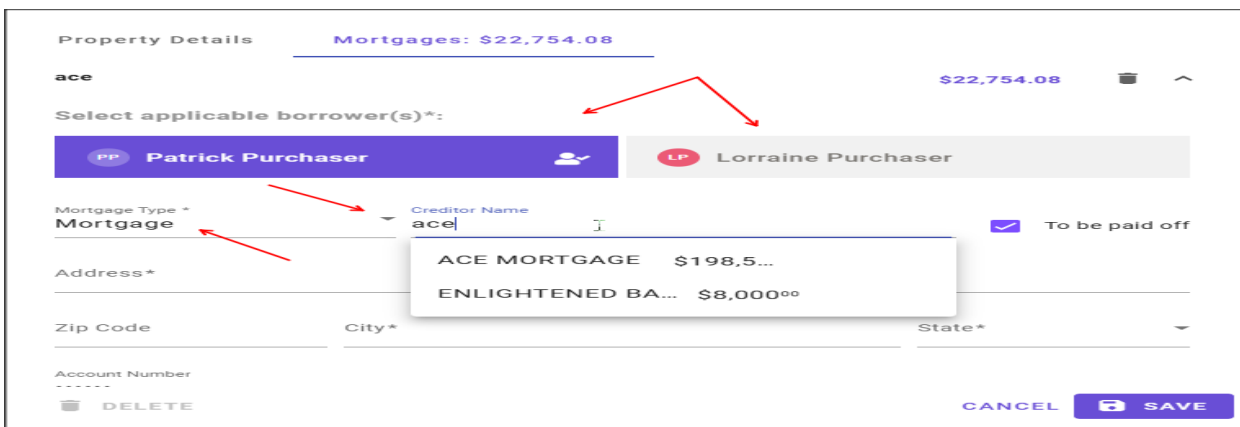
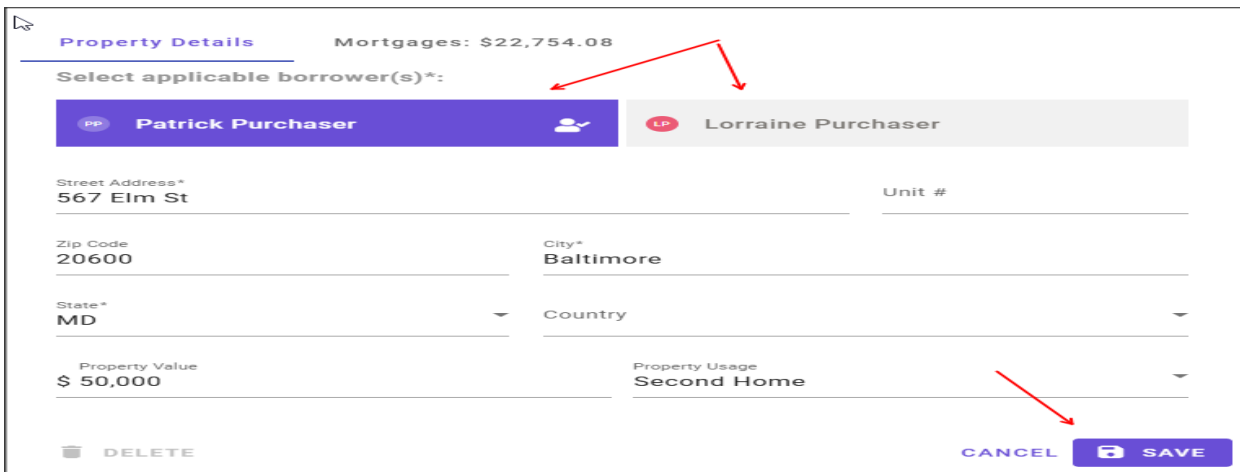
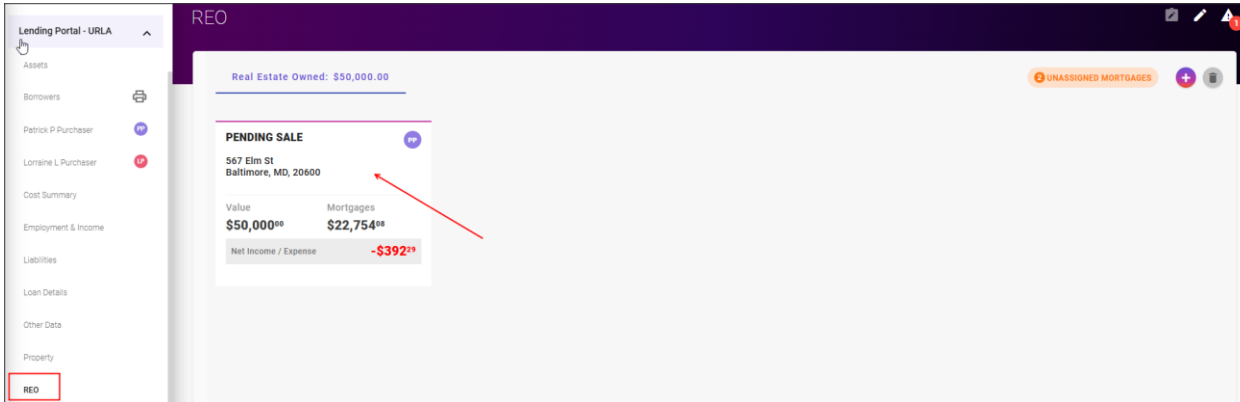
+

-

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.

Mortgage Loan 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.

Real Estate Owned: \$250,000.00

Subject Property **RETAINED**

9991 Warford Dawson, IA, 500661111

Value	Mortgages
\$250,000⁰⁰	\$145,000⁰⁰
Net Income / Expense -\$1,083⁷⁸	

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.

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:

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

Example of completed screen with a 6.125% Note Rate:

For Buydown Loans Only

Buydown Loan? <input checked="" type="radio"/> Yes <input type="radio"/> 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		

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

Other Data

Offering Identifier	Housing Finance Agency Identifier	
Product Description	Trust Information	
Total Annual Household Income	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? <input checked="" type="radio"/> Yes <input type="radio"/> 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
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Reminder: If you receive errors while running AUS, you will need to go back to the Lending Portal – URLA tabs to correct the issue.