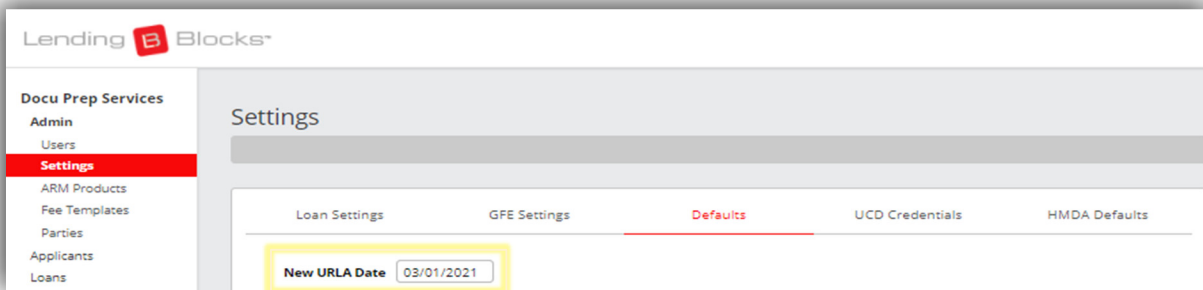


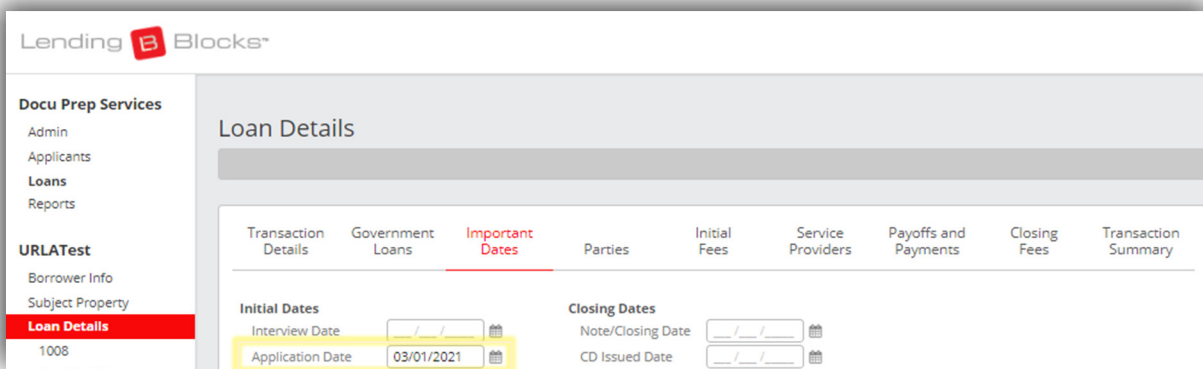
# URLA

## CONFIGURING THE DEFAULT START DATE

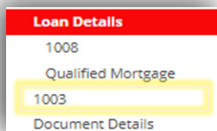
**Step 1:** Go to LendingBlocks Admin > Settings > Defaults screen. In the “New URLA Date” field, enter the date you want the system to start displaying the new URLA screens and fields.



**Step 2:** Go to the Loan Details > Important Dates screen of a loan file. In the “Application Date” field, enter a date that is on or after the “New URLA Date” entered on the above screen.



**Step 3:** Click on “1003” in the left-hand navigation menu under “Loan Details,” which will be updated to “URLA.” The new URLA screens that are designed to look like the new URLA form will appear in place of the old 1003 screens.



The screenshot shows a form titled '1a. Personal Information'. The form has several sections:
 

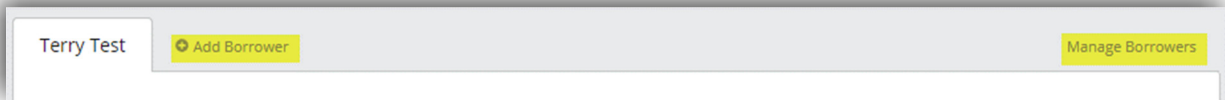
- Name:** A text field containing 'URLA' followed by a dropdown menu and a 'Test' button.
- Social Security Number:** A masked text field.
- Alternate Names:** A text field with a red 'x' icon and a '+' icon below it.
- Date of Birth:** A date picker field.
- Citizenship:** Three radio buttons: 'U.S. Citizen', 'Permanent Resident Alien', and 'Non-Permanent Resident Alien'.
- Credit Type:** Two radio buttons: 'I am applying for individual credit.' (selected) and 'I am applying for joint credit.'
- List Name(s) of Other Borrower(s) Applying for this Loan:** A text field with instructions: '(First, Middle, Last, Suffix) - Use a separator between names'.
- Marital Status:** A radio button for 'Married'.
- Dependents:** A section titled 'Dependents (not listed by another Borrower)' with a 'Number' field.
- Contact Information:** A 'Home Phone' field.

## USING UPDATED URLA SCREENS

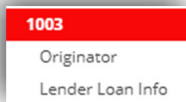
### 1. Appearance and Navigation

**Note 1.1:** The 1003 screen has changed to the format of the new URLA.

**Note 1.2:** “Add Borrower” and “Manage Borrower” options have been added to facilitate borrower management for users who start loans on the URLA screens instead of the LendingBlocks’ Borrower Info screen.

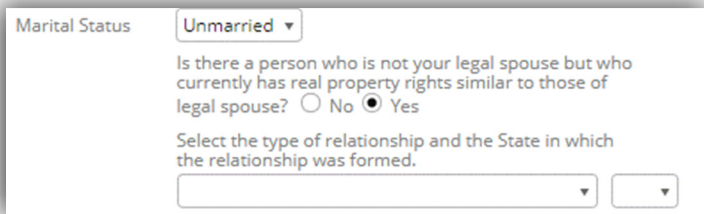


**Note 1.3:** “Originator” and “Lender Loan Info” are now nested under Nested under “1003” in the left-hand navigation menu. “1003” will update to read as “URLA” when it clicked on for the first time.



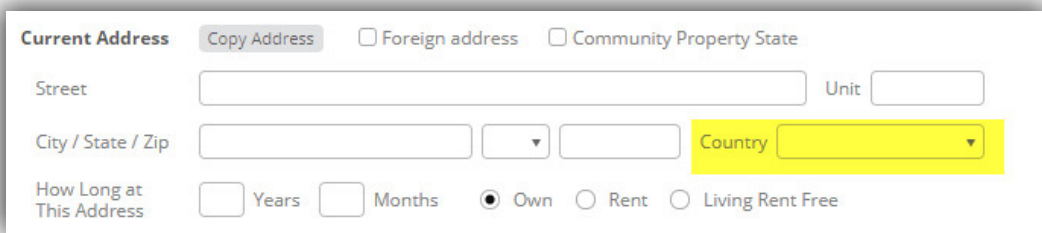
### 2. Personal Screen

**Note 2.1:** Selecting “Unmarried” from the “Marital Status” field opens additional relationship validation questions. Selecting “yes” will open additional fields to choose the type of relationship and the state in which the relationship was formed.

A form section titled 'Marital Status' with a dropdown menu set to 'Unmarried'. Below the dropdown is a question: 'Is there a person who is not your legal spouse but who currently has real property rights similar to those of legal spouse?' with radio buttons for 'No' and 'Yes' (selected). Below the question is another instruction: 'Select the type of relationship and the State in which the relationship was formed.' followed by two dropdown menus.

### 3. All Applicable URLA Screens

**Note 3.1:** Addresses now include a “Country” field. The subject property address, however, intentionally contains just a “County” field, not “Country.”

A form titled 'Current Address'. It has a 'Copy Address' button and two checkboxes: 'Foreign address' and 'Community Property State'. The form contains several input fields: 'Street' with a 'Unit' field, 'City / State / Zip' with a dropdown for state and a 'Country' dropdown (highlighted in yellow), and 'How Long at This Address' with checkboxes for 'Years', 'Months', 'Own' (selected), 'Rent', and 'Living Rent Free'.

**Note 3.2:** “Residency” in LendingBlocks corresponds with the “Citizenship” line on page 1 of the Borrower component of the URLA. This Citizenship question is no longer part of the “Declarations” section of the URLA.

A screenshot of a form with the following fields: Soc. Sec. No. (---), Birthdate (--/--), Residency (dropdown menu, highlighted in yellow), Years of School (input box), Home Phone (( ) --), Mobile Phone (( ) --), Work Phone (( ) --) and Ext. (input box), and Email (input box).

#### 4. Employment Screen

**Note 4.1:** Under the “Gross Monthly Income” subsection, if an amount is entered in the “Other” field, an explanation box will open to add a description.

A screenshot of the “Gross Monthly Income” section. It contains the following fields: Base, Overtime, Bonuses, Commissions, Military Entitlements, Other (with the value 500.00), and Total (with the value 500.00). Below the Other field, there is an “Explain” button highlighted in yellow.

**Note 4.2:** “Income From Other Sources” has been updated to reflect the options according to the updated URLA.

## 5. Assets Screen

Note 5.1: The previous Assets section has been divided into “Assets,” “Other Assets,” and “Other Credits” on the URLA.

The screenshot shows a web form titled "Assets" with three distinct sections, each with a red "X" in the top right corner and a red "+" in the bottom left corner. The "Assets" section includes a dropdown menu, a "Holder Name" field, and fields for "Street", "City", and "Zip". The "Other Assets" section includes a dropdown menu, a "Holder Name" field, fields for "Street", "City", and "Zip", and a "Cash or Market Value" field. The "Other Credits" section includes a dropdown menu, a "Cash or Market Value" field, and a "Source" dropdown menu.

Note 5.1.1: The “Assets” field dropdown contains the following options: Checking; Savings; Money Market; Certificate of Deposit; Mutual Fund; Stocks; Stocks Options; Bonds; Retirement; Bridge Loan Proceeds; Individual Development Account; Trust Account; and Cash Value of Life Insurance.

Note 5.1.2: The “Other Assets” field dropdown contains the following options: Proceeds for a Sale of Non-Real Estate Asset; Proceeds from Real Estate Property to Be Sold on or Before Closing; Secured Borrower Funds; Unsecured Borrower Funds; and Other.

Note 5.1.3: The “Other Credits” field dropdown contains the following options: Earnest Money; Employer Assisted Housing; Lot Equity; Relocation Funds; Lease Purchase Fund (Rent Credit); Sweat Equity; Trade Equity From Property Swap; and Other.

## 6. Assets - Real Estate Owned

Note 6.1: Mortgage loan liabilities are listed under the “Real Estate Owned” (REO) section header. The “Property Type” field has been removed and the “Intended Occupancy” field has been added.

The screenshot shows a web form titled "Real Estate Owned" with several sections. The "Property Address" section includes fields for "Street", "Unit", "City", "Zip", "Status", and "Intended Occupancy". Below this are six input fields for financial data: "Present Market Value", "Amount of Mortgages & Liens", "Gross Rental Income", "Mortgage Payments", "Insurance, Maint., Taxes & Misc", and "Net Rental Income". The "Mortgage Loan" section includes a dropdown menu, a "Creditor Name" field, and fields for "Street", "City", and "Zip". Below this are five input fields: "Account Number", "Monthly Payment", "Unpaid Balance", "To be paid off" (checkbox), "Exclude" (checkbox), and "Resub-ordination" (checkbox).

## 7. Liabilities Screen

Note 7.1: The previous Liabilities section has been divided into “Liabilities” and “Other Liabilities” on the URLA.

The screenshot shows a web form with two main sections. The top section is titled "Liabilities" and contains a dropdown menu, a "Holder Name" text field, a "Street" text field, a "City" text field, a dropdown menu, and a "Zip" text field. A red plus sign is located below the "Liabilities" section, and a red minus sign is in the top right corner. The bottom section is titled "Other Liabilities" and contains a dropdown menu and a "Monthly Payment" text field. A red plus sign is located below the "Other Liabilities" section, and a red minus sign is in the top right corner.

Note 6.1.1: The “Liabilities” dropdown field contains the following options: Collections Judgements And Liens; Delinquent Taxes; Garnishments; Installment; Lease Payment; Open 30 Day Charge Account; Revolving; Taxes; Tax Lien; and Other.

Note 6.1.2: The “Other Liabilities” dropdown field contains the following options: Alimony; Car Maintenance; Charitable Contributions; Child Care; Child Support; Clothing; Dry Cleaning; Entertainment; Grocery/Toiletry; Health Insurance; Job Related Expenses; Medical; Miscellaneous Living Expense; Net Rental Expense; Payroll Insurance Deduction; Payroll Miscellaneous Deductions; Payroll Profit Sharing Deduction; Payroll Retirement Deduction; Payroll Tax Deduction; Separate Maintenance Expense; Union Dues; and Other.

Note 7.1.3: Mortgage loan liabilities cannot be edited on the “Liabilities” screen, they must be entered and edited on the “Assets” screen under the REO subsection.

## 8. Declarations Screen

Note 8.1: The declarations questions have changed. This screen has been updated to reflect those changes.