

Redesigned Uniform Residential Loan Application



03/04/2021

Redesigned URLA - Overview



- The existing version of the Uniform Residential Loan Application (URLA), has been completely redesigned
- The redesigned URLA is more consumer centric, and supports accurate data collection to include:
 - ✓ Defined separation of borrower and lender information
 - ✓ Removal of obsolete fields
 - ✓ Continuation sheets to the application for applicable information
 - ✓ Updated government monitoring section compliant with HMDA changes
- The redesign has workflow implications for customers in P.A.T.H., which are represented in the P.A.T.H. guide
- The use of the new URLA will be determined by cutoff dates for loan registration and the initial AUS submission (as applicable)

- **ALL transactions (AUS and non-AUS) using a 3.2 file must be registered in P.A.T.H. on or before Thursday April 15, 2021**
- **AUS transactions using a 3.2 file must also have the initial AUS submission occur on or before 4/15/21**
- ✓ **If the initial AUS submission is not completed on or before 4/15/21, Brokers will be given two options in P.A.T.H.:**
 - ✓ **OPTION 1: Proceed with a 3.4 file**
 - Brokers are not required to upload a 3.4
 - Brokers will be required to re-validate specific information pertaining to income, assets and declarations
 - ✓ **OPTION 2: Cancel the transaction**

- **ALL** transactions (AUS and non-AUS) registered in P.A.T.H. on or after Friday 4/16/21 **will require a 3.4 file**
- ✓ P.A.T.H. will not support 3.2 uploads on or after Friday, April 16th

- Brokers now have the **option** in P.A.T.H. to register transactions using a 3.4 as of March 1, 2021
- ✓ As a reminder, Brokers are **not required** to use 3.4's when registering transactions **until April 16, 2021**
- ✓ If a Broker registers a loan using a 3.4 as of March 1st, P.A.T.H. will direct the Broker to the applicable new/updated screens in P.A.T.H. associated with the redesigned URLA
- ✓ **Brokers are required to submit the redesigned URLA when registering loan transactions using 3.4's**

Summary of Important Dates



- **ALL 3.2 Transactions**
 - ✓ Brokers must register all 3.2 transactions in P.A.T.H. on or before 4/15/21
- **AUS 3.2 Transactions Only**
 - ✓ Brokers must register in P.A.T.H. and have initial AUS submitted on or before 4/15/21
- **3.4 Transactions**
 - ✓ All transactions registered by Brokers in P.A.T.H. on or after 4/16/21 will require a 3.4
 - When using a 3.4 the Broker will be directed to the new/updated applicable screens in P.A.T.H.
 - When using a 3.4 the Broker must submit the redesigned URLA with the submission package
 - ✓ As of 3/1/21 Brokers may register loans using a 3.4, but are not required to until 4/16/21

- **The version of the data file (3.2/3.4) is required to match the corresponding version of the initial URLA**
 - ✓ Transactions using a 3.2 file, the initial URLA/ 1003 must be on the “old” version of the URLA (dated 2009)
 - ✓ Transactions using a 3.4 file, the initial URLA/ 1003 must be on the “new” version of the URLA (dated 2021)

Summary of Important Dates



Summary of Important Dates Quick Reference Chart

Data File Version	URLA Version (FNMA Form 1003/FHLMC Form 65)	Cut-Off Dates
3.2	Current/Prior URLA (Dated 2009)	<ul style="list-style-type: none">• Loan must be registered in P.A.T.H. on or before April 15th• AUS transactions: Initial AUS must be submitted on or before April 15th• Initial URLA must be the 2009 version
3.4	Redesigned/New URLA (Dated 2021)	<ul style="list-style-type: none">• Optional: Loan may be registered in P.A.T.H. beginning March 1, 2021 using 3.4 file and 2021 URLA• Required: On and after April 16th must use 3.4 file and 2021 URLA

- The redesigned URLA (Fannie Mae Form 1003/Freddie Mac Form 65) includes the following new sections:
 1. Borrower Information
 2. Additional Borrower Information
 3. Unmarried Addendum
 4. Continuation Sheet
 5. Lender Loan Information

- The redesigned URLA only requires applicable sections to be completed; consequently, the total pages may vary by borrower(s)
 - ✓ For example, if a borrower is married the Unmarried Addendum is not required to be included in the completed URLA for the borrower.

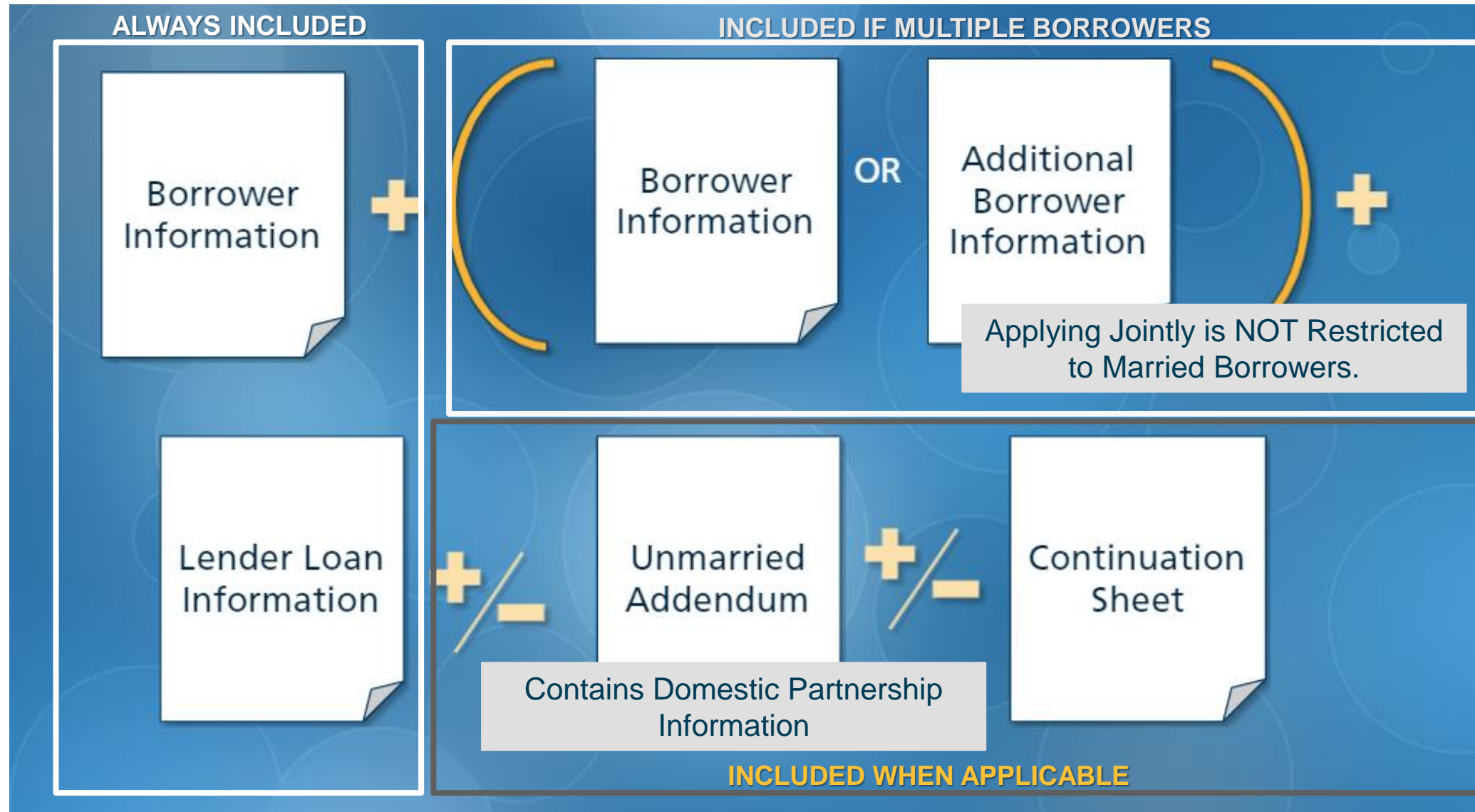
The Redesigned URLA – Sections of Form



Section 1	• Borrower Information, contains personal info, employment and income
Section 2	• Financial Information – Assets and Liabilities
Section 3	• Financial Information – Real Estate, including debts and expenses associated to each property
Section 4	• Loan and Property Information
Section 5	• Declarations
Section 6	• Acknowledgement and Agreements, including borrower's authorization and explanation of obligation
Section 7	• Military Service Information
Section 8	• Demographic Information, aka HMDA information
Section 9	• Loan Originator Information

Section L1	• Property and Loan Information
Section L2	• Title Information
Section L3	• Mortgage Loan Information
Section L4	• Qualifying the Borrower formerly Details of Transaction

The Redesigned URLA – Which Sections Apply?



The Redesigned URLA & P.A.T.H.



- Data fields are updated in P.A.T.H. according to the applicable sections of URLA
- The P.A.T.H. Manual has been updated to reflect URLA changes to Portal screens
- A “P.A.T.H. Guide to URLA” is also available which details each new section of URLA and how they correspond in the P.A.T.H. Portal
- Click here → to access the [P.A.T.H. Guide to URLA](#) from the P.A.T.H. Training Room
- The following slides will review new URLA data fields and the corresponding fields in the P.A.T.H. Portal

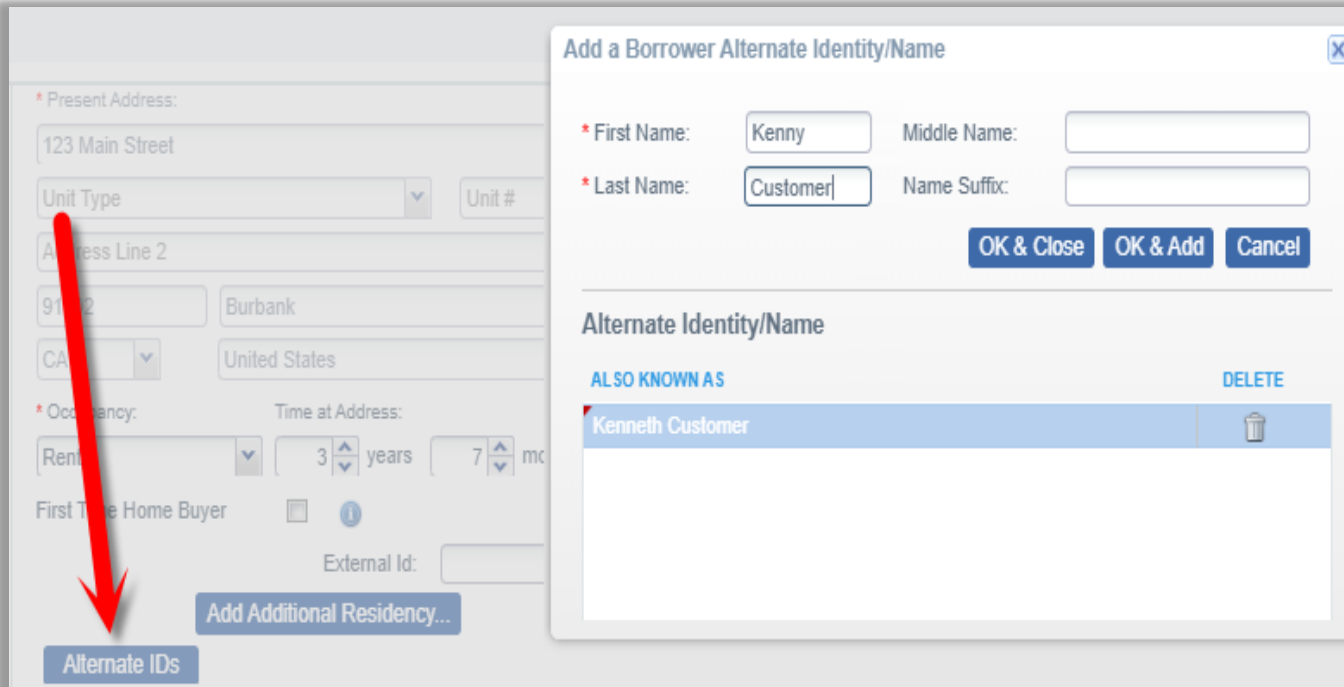
The Redesigned URLA & P.A.T.H.

- **1a. Personal Information** - The Personal Information section captures Alternate Names under which the Borrower previously received credit. Go to the **Full Application** → **Borrowers** screen, then click **Alternate IDs** to view in P.A.T.H.

Section 1: Borrower Information. This section asks about your personal information and your income from employment and other sources, such as retirement, that you want considered to qualify for this loan.

1a. Personal Information

Name (First, Middle, Last, Suffix)	Social Security Number _____ (or Individual Taxpayer Identification Number)
Alternate Names – List any names by which you are known or any names under which credit was previously received (First, Middle, Last, Suffix)	Date of Birth (mm/dd/yyyy) _____ Citizenship <input type="radio"/> U.S. Citizen <input type="radio"/> Permanent Resident Alien <input type="radio"/> Non-Permanent Resident Alien
Type of Credit <input type="radio"/> I am applying for individual credit . <input type="radio"/> I am applying for joint credit . Total Number of Borrowers: _____ Each Borrower intends to apply for joint credit. Your initials: _____	List Name(s) of Other Borrower(s) Applying for this Loan (First, Middle, Last, Suffix) – Use a separator between names



The screenshot shows the 'Alternate IDs' button in the bottom left of the main form, with a red arrow pointing to it. A modal window titled 'Add a Borrower Alternate Identity/Name' is open, showing fields for First Name (Kenny), Middle Name, Last Name (Customer), and Name Suffix. Below the modal, a table lists the alternate identity 'Kenneth Customer' with a 'DELETE' button next to it.

Add a Borrower Alternate Identity/Name	
* First Name:	Kenny
Middle Name:	
* Last Name:	Customer
Name Suffix:	

Buttons: OK & Close, OK & Add, Cancel

Alternate Identity/Name	
ALSO KNOWN AS	DELETE
Kenneth Customer	DELETE

The Redesigned URLA & P.A.T.H.



- **1a. Personal Information – *Type of Credit*.** The new Type of Credit section captures if the borrower is applying for individual or joint credit (more than one borrower).

Section 1: Borrower Information. This section asks about your personal information and your income from employment and other sources, such as retirement, that you want considered to qualify for this loan.

1a. Personal Information

<p>Name (First, Middle, Last, Suffix) _____</p> <p>Alternate Names – List any names by which you are known or any names under which credit was previously received (First, Middle, Last, Suffix) _____</p>	<p>Social Security Number _____ (or Individual Taxpayer Identification Number)</p> <p>Date of Birth (mm/dd/yyyy) ____/____/____</p> <p>Citizenship <input type="radio"/> U.S. Citizen <input type="radio"/> Permanent Resident Alien <input type="radio"/> Non-Permanent Resident Alien</p>
<p>Type of Credit <input type="radio"/> I am applying for individual credit. <input type="radio"/> I am applying for joint credit. Total Number of Borrowers: _____ Each Borrower intends to apply for joint credit. Your initials: _____</p>	<p>List Name(s) of Other Borrower(s) Applying for this Loan (First, Middle, Last, Suffix) – Use a separator between names _____</p>

The Redesigned URLA & P.A.T.H.



- **1a. Personal Information – *Citizenship*.** Citizenship is now in the Personal Information section. Go to the **Full Application → Borrowers** screen to view in P.A.T.H.

Section 1: Borrower Information. This section asks about your personal information and your income from employment and other sources, such as retirement, that you want considered to qualify for this loan.

1a. Personal Information

Name (First, Middle, Last, Suffix)	Social Security Number _____ - _____ - _____ (or Individual Taxpayer Identification Number)
Alternate Names – List any names by which you are known or any names under which credit was previously received (First, Middle, Last, Suffix)	Date of Birth (mm/dd/yyyy) ____ / ____ / ____
Type of Credit <input type="radio"/> I am applying for individual credit . <input type="radio"/> I am applying for joint credit . Total Number of Borrowers: _____ Each Borrower intends to apply for joint credit. Your initials: _____	Citizenship <input type="radio"/> U.S. Citizen <input type="radio"/> Permanent Resident Alien <input type="radio"/> Non-Permanent Resident Alien
	List Name(s) of Other Borrower(s) Applying for this Loan (First, Middle, Last, Suffix) – Use a separator between names

The Redesigned URLA & P.A.T.H.

- 1a. Personal Information – *Citizenship*. Citizenship is now in the Personal Information section. Go to the **Full Application** → **Borrowers** screen to view in P.A.T.H.

The screenshot displays the 'Add Borrower' section of the P.A.T.H. application form, showing two borrower profiles: John Homeowner and Mary Homeowner. The form is divided into two columns, one for each borrower. At the top, there are two tabs: 'Add Borrower' and 'Borrower Roles'. Below the tabs, the borrower's name is displayed. For John Homeowner, the role is 'Primary Borrower'. For Mary Homeowner, the role is 'Co-Borrower'. The form includes fields for name (First, Middle, Last, Name Suffix), Tax ID Number, Date of Birth, Yrs Of School, Marital Status, and Citizenship. The 'Citizenship' dropdown menu for John Homeowner is highlighted with a red box, showing 'US Citizen'. There are also buttons for 'Unmarried Addendum' for both borrowers. At the bottom, there are fields for Dependents, Dependent Ages, Lender Employee, Contact Info, and Preferred phone numbers.

Field	John Homeowner	Mary Homeowner
Role	Primary Borrower	Co-Borrower
Name (First, Middle, Last, Name Suffix)	John Middle (optional) Homeowner Name Suffix (optional)	Mary Middle (optional) Homeowner Name Suffix (optional)
Tax ID Number	999-40-5000	500-22-2000
Date of Birth	2/20/1975	5/23/1974
Yrs Of School		
Marital Status	Unmarried	Unmarried
Citizenship	US Citizen	US Citizen
Dependents	3	3
Dependent Ages (eg: 4,6,12)	1,3,6	1,3,6
Lender Employee	<input type="checkbox"/>	<input type="checkbox"/>
Contact Info	Home Phone: (921) 120-1200 Mobile Phone: (999) 999-9999 Work Phone: (888) 234-8992	Home Phone: (121) 212-1100 Mobile Phone: (999) 999-9999 Work Phone: (800) 223-8445

The Redesigned URLA & P.A.T.H.



- 1a. Personal Information – *Marital Status*.** Use the Unmarried Addendum only when a Borrower selects Unmarried in Section 1 and the information collected is necessary to determine how State property laws directly or indirectly affecting creditworthiness apply, including ensuring clear title. Go to the **Full Application** → **Borrowers** screen then click the **Unmarried Addendum** button to view in P.A.T.H.

Uniform Residential Loan Application — Unmarried Addendum

For Borrower Selecting the Unmarried Status

Lenders Instructions for Using the Unmarried Addendum
 The Lender may use the Unmarried Addendum only when a Borrower selected "Unmarried" in Section 1 and the information collected is necessary to determine how State property laws directly or indirectly affecting creditworthiness apply, including ensuring clear title.

For example, the Lender may use the Unmarried Addendum when the Borrower resides in a State that recognizes civil unions, domestic partnerships, or registered reciprocal beneficiary relationships or when the property is located in such a State. "State" means any state, the District of Columbia, the Commonwealth of Puerto Rico, or any territory or possession of the United States.

If you selected "Unmarried" in Section 1, is there a person who is not your legal spouse but who currently has real property rights similar to those of a legal spouse? NO YES

If YES, indicate the type of relationship and the State in which the relationship was formed. For example, indicate if you are in a civil union, domestic partnership, registered reciprocal beneficiary relationship, or other relationship recognized by the State in which you currently reside or where the property is located.

Civil Union Domestic Partnership Registered Reciprocal Beneficiary Relationship Other (explain) _____

State:

1a. Personal Information

Name (First, Middle, Last, Suffix) _____

Alternate Names – List any names by which you are known under which credit was previously received (First, Middle, Last, Suffix) _____

Type of Credit
 I am applying for **individual credit**.
 I am applying for **joint credit**. Total Number of Borrowers: _____
 Each Borrower intends to apply for joint credit. **Your initials:** _____

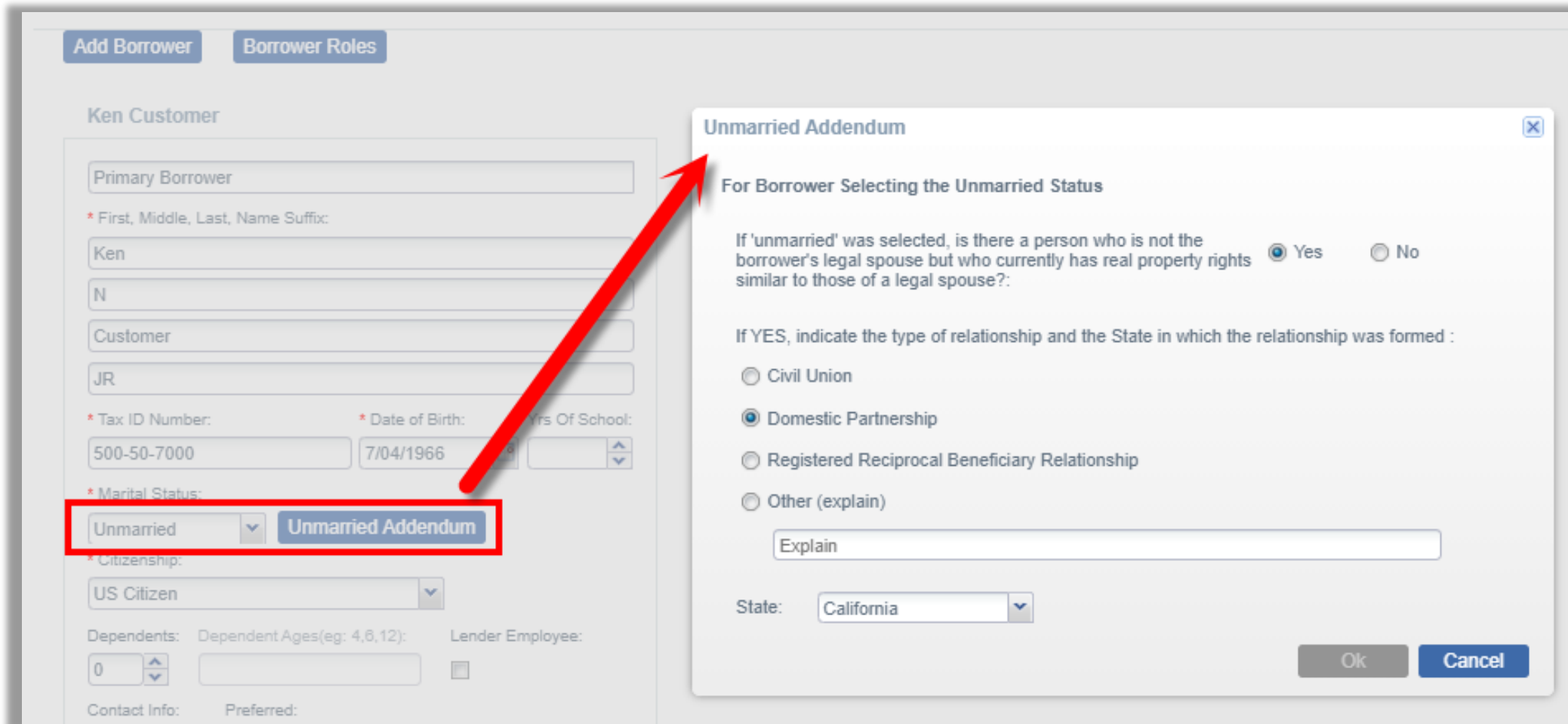
Marital Status <input type="radio"/> Married <input type="radio"/> Separated <input type="radio"/> Unmarried <i>(Single, Divorced, Widowed, Civil Union, Domestic Partnership, Registered Reciprocal Beneficiary Relationship)</i>	Dependents (not listed by another Borrower) Number _____ Ages _____	Contact Information Home Phone (____) ____ - ____ Cell Phone (____) ____ - ____ Work Phone (____) ____ - ____ Ext. _____ Email _____
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(First, middle, last, suffix) – Use a separator between names

Partners for the Path Ahead

The Redesigned URLA & P.A.T.H.

- **1a. Personal Information – *Marital Status*.** Use the Unmarried Addendum only when a Borrower selects Unmarried in Section 1 and the information collected is necessary to determine how State property laws directly or indirectly affecting creditworthiness apply, including ensuring clear title. Go to the **Full Application** → **Borrowers** screen then click the **Unmarried Addendum** button to view in P.A.T.H.



The screenshot displays the 'Ken Customer' form in the P.A.T.H. system. The 'Marital Status' dropdown is set to 'Unmarried', and the 'Unmarried Addendum' button is highlighted with a red box. A red arrow points from this button to the 'Unmarried Addendum' modal window. The modal window contains the following text and options:

Unmarried Addendum [Close]

For Borrower Selecting the Unmarried Status

If 'unmarried' was selected, is there a person who is not the borrower's legal spouse but who currently has real property rights similar to those of a legal spouse? Yes No

If YES, indicate the type of relationship and the State in which the relationship was formed :

Civil Union
 Domestic Partnership
 Registered Reciprocal Beneficiary Relationship
 Other (explain)

Explain:

State:

Ok Cancel

The Redesigned URLA & P.A.T.H.



- 1a. Personal Information – **Contact Info**. Contact Info for the Borrower now includes fields for cell phone, direct work phone, and email. Go to the **Full Application** → **Borrowers** screen to view in P.A.T.H.

Marital Status <input type="radio"/> Married <input type="radio"/> Separated <input type="radio"/> Unmarried <small>(Single, Divorced, Widowed, Civil Union, Domestic Partnership, Registered Reciprocal Beneficiary Relationship)</small>	Dependents (not listed by another Borrower) Number ___ Ages _____	Contact Information Home Phone () - - Cell Phone () - - Work Phone () - - Ext. _____ Email _____
Current Address Street _____ Unit # _____ City _____ State _____ ZIP _____ Country _____ How Long at Current Address? ___ Years ___ Months Housing <input type="radio"/> No primary housing expense <input type="radio"/> Own <input type="radio"/> Rent (\$ _____ /month)		
If at Current Address for LESS than 2 years, list Former Address <input type="checkbox"/> Does not apply Street _____ Unit # _____ City _____ State _____ ZIP _____ Country _____ How Long at Former Address? ___ Years ___ Months Housing <input type="radio"/> No primary housing expense <input type="radio"/> Own <input type="radio"/> Rent (\$ _____ /month)		
Mailing Address – if different from Current Address <input type="checkbox"/> Does not apply Street _____ Unit # _____ City _____ State _____ ZIP _____ Country _____		

<input type="radio"/> Unmarried Unmarried Addendum * Citizenship: US Citizen Dependents: 3 Dependent Ages(eg: 4,6,12): 1,3,6 Lender Employee: <input type="checkbox"/>	<input type="radio"/> Unmarried Unmarried Addendum * Citizenship: US Citizen Dependents: 3 Dependent Ages(eg: 4,6,12): 1,3,6 Lender Employee: <input type="checkbox"/>
Contact Info: Preferred: Home Phone: <input checked="" type="radio"/> (921) 120-1200 Mobile Phone: <input type="radio"/> (999) 999-9999 Work Phone: <input type="radio"/> (888) 234-8992 Ext _____ Email Address: b@m.com	Contact Info: Preferred: Home Phone: <input checked="" type="radio"/> (121) 212-1100 Mobile Phone: <input type="radio"/> (999) 999-9999 Work Phone: <input type="radio"/> (800) 223-8445 Ext _____ Email Address: test12@bluessage.com

The Redesigned URLA & P.A.T.H.



- 1a. Personal Information – **Current Address**. The Borrower's Current Address section now has fields for Unit Type, Unit #, and Country. In addition, this section indicates ownership status and the monthly rent payment amount. Go to the **Full Application** → **Borrowers** screen to view in P.A.T.H.

Current Address

Street _____
City _____ State ZIP _____
How Long at Current Address? ___ Years ___ Months **Housing** No primary housing expense Own Rent (\$ _____ /month)

Unit # _____
Country _____

If at Current Address for LESS than 2 years, list Former Address Does not apply

Street _____
City _____ State ZIP _____
How Long at Former Address? ___ Years ___ Months **Housing** No primary housing expense Own Rent (\$ _____ /month)

Unit # _____
Country _____

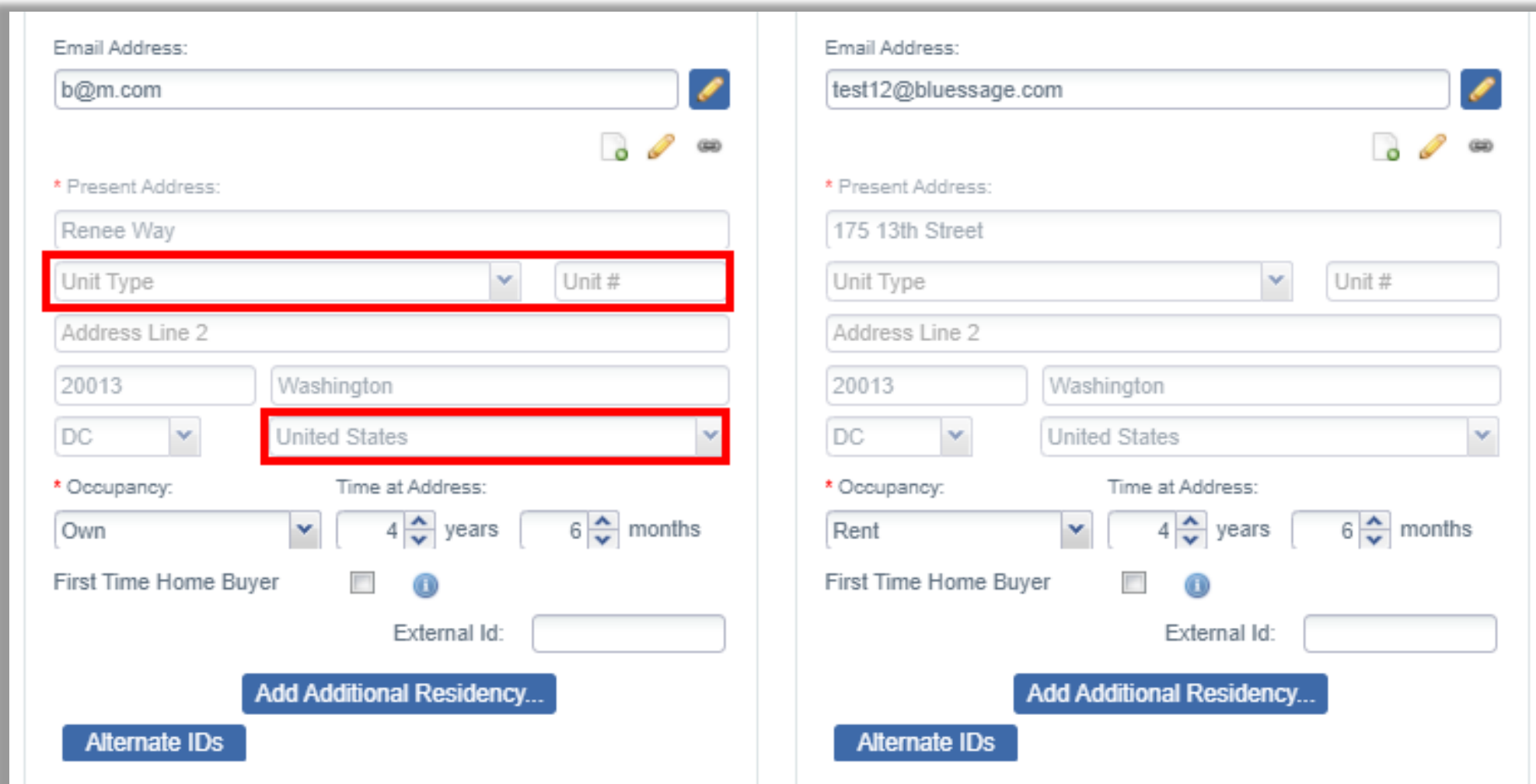
Mailing Address – if different from Current Address Does not apply

Street _____
City _____ State ZIP _____

Unit # _____
Country _____

The Redesigned URLA & P.A.T.H.

- **1a. Personal Information – *Current Address*.** The Borrower's Current Address section now has fields for Unit Type, Unit #, and Country. In addition, this section indicates ownership status and the monthly rent payment amount. Go to the **Full Application** → **Borrowers** screen to view in P.A.T.H.

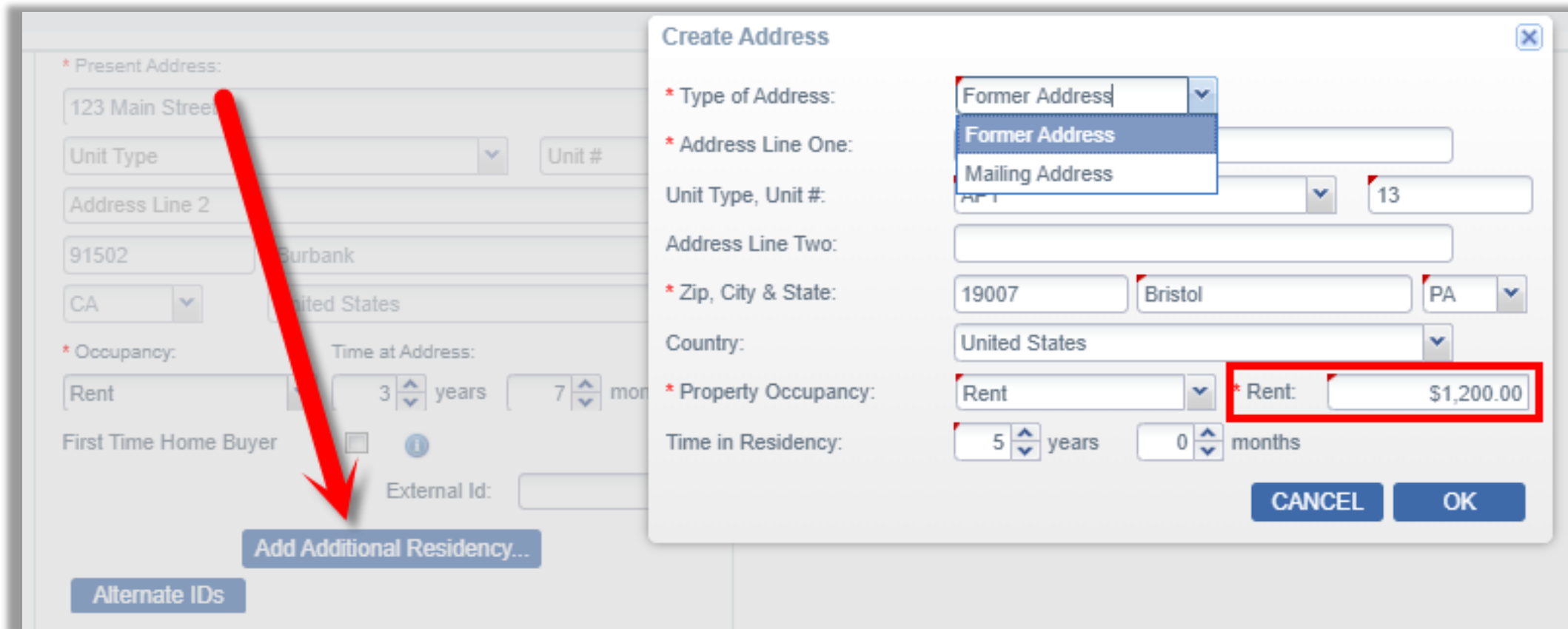


The image displays two side-by-side screenshots of the P.A.T.H. application form, specifically the 'Current Address' section. Both screenshots show the following fields and options:

- Email Address:** b@m.com (left) / test12@bluessage.com (right)
- * Present Address:** Renee Way (left) / 175 13th Street (right)
- Unit Type:** (dropdown menu, highlighted with a red box in the left screenshot)
- Unit #:** (text input field)
- Address Line 2:** (text input field)
- Zip Code:** 20013
- City:** Washington
- State:** DC
- Country:** United States (dropdown menu, highlighted with a red box in the left screenshot)
- * Occupancy:** Own (left) / Rent (right)
- Time at Address:** 4 years 6 months
- First Time Home Buyer:**
- External Id:** (text input field)
- Buttons:** Add Additional Residency..., Alternate IDs

The Redesigned URLA & P.A.T.H.

- 1a. Personal Information – *Former and/or Mailing Address*. Add former and/or mailing address on the **Full Application** → **Borrowers** screen in P.A.T.H.



The screenshot displays the 'Create Address' dialog box in the P.A.T.H. application. The dialog box is open over the 'Present Address' section of the application. A red arrow points from the 'Add Additional Residency...' button in the background to the 'Create Address' dialog. The dialog box contains the following fields:

- * Type of Address: Former Address (dropdown menu)
- * Address Line One: (text input field)
- Unit Type, Unit #: (dropdown menu) / (text input field)
- Address Line Two: (text input field)
- * Zip, City & State: 19007 / Bristol / PA (dropdown menu)
- Country: United States (dropdown menu)
- * Property Occupancy: Rent (dropdown menu) / * Rent: \$1,200.00 (text input field, highlighted with a red box)
- Time in Residency: 5 years / 0 months (spinners)

Buttons: CANCEL, OK

The Redesigned URLA & P.A.T.H.



- 1b. Current Employment/Self Employment and Income – **Employment and Income**. Employment and Income sections have been combined into one section and capture information regarding transactional relationships and business ownership. Go to the **Full Application** → **Employment/Income** screen to view in P.A.T.H.

1b. Current Employment/Self-Employment and Income				<input type="checkbox"/> Does not apply
Employer or Business Name _____		Phone () - _____		Gross Monthly Income Base \$ _____ /month Overtime \$ _____ /month Bonus \$ _____ /month Commission \$ _____ /month Military Entitlements \$ _____ /month Other \$ _____ /month TOTAL \$ _____ 0.00/month
Street _____		Unit # _____		
City _____	State _____	ZIP _____	Country _____	
Position or Title _____		Check if this statement applies: <input type="checkbox"/> I am employed by a family member, property seller, real estate agent, or other party to the transaction.		
Start Date ____ / ____ / ____ (mm/dd/yyyy)				
How long in this line of work? ____ Years ____ Months				
<input type="checkbox"/> Check if you are the Business Owner or Self-Employed		<input type="radio"/> I have an ownership share of less than 25%. Monthly Income (or Loss) \$ _____ <input type="radio"/> I have an ownership share of 25% or more. \$ _____		

The Redesigned URLA & P.A.T.H.

- 1b. Current Employment/Self Employment and Income – ***Employment and Income***. Employment and Income sections have been combined into one section and capture information regarding transactional relationships and business ownership. Go to the **Full Application** → **Employment/Income** screen to view in P.A.T.H.

New Fields:

- ✓ **Unit # & Country** of Employer or Business
- ✓ Indicator of **Employed by family member** or party to the transaction
- ✓ Indicator for **Self-Employed** or Business Owner
- ✓ Indicator of **Ownership share** at least 25%

The screenshot displays the 'Employment and Income' section of the application form for two borrowers: John Homeowner - Primary Borrower and Mary Homeowner - Co-Borrower. The form is divided into two columns, one for each borrower. The left column is for John Homeowner, and the right column is for Mary Homeowner. The form includes the following fields and options:

- Currently Employed:** Radio buttons for 'No' and 'Yes' (selected).
- * Employer or Business Name:** Text input field (John: ADP; Mary: Investment Capital).
- Address Line One:** Text input field (John: BLDG 12 BLDG 12; Mary: 2342 Nursery Lane Suite 902).
- Unit Type, Unit #:** Dropdown menu and text input field (John: 12).
- Address Line Two:** Text input field (John: Address Two; Mary: Address Two).
- * Zip & City:** Text input fields (John: 07054 Parsippany; Mary: 10032 New York).
- * State:** Dropdown menu (John: NC; Mary: NC).
- Country:** Dropdown menu (John: United States; Mary: United States).
- Telephone Number:** Text input fields (John: (999) 999-9999; Mary: (456) 576-7889).
- Extension:** Text input field.
- Employed by family member or party to transaction:** Radio buttons for 'No' (selected) and 'Yes'.
- Self-Employed or Business Owner:** Radio buttons for 'No' (selected) and 'Yes'.
- Ownership share at least 25%:** Radio buttons for 'No' (selected) and 'Yes'.

Red boxes highlight the 'Unit Type, Unit #' field (showing '12') and the 'Country' dropdown (showing 'United States') for John Homeowner, and the 'Employed by family member or party to transaction', 'Self-Employed or Business Owner', and 'Ownership share at least 25%' radio button groups for both borrowers.

The Redesigned URLA & P.A.T.H.

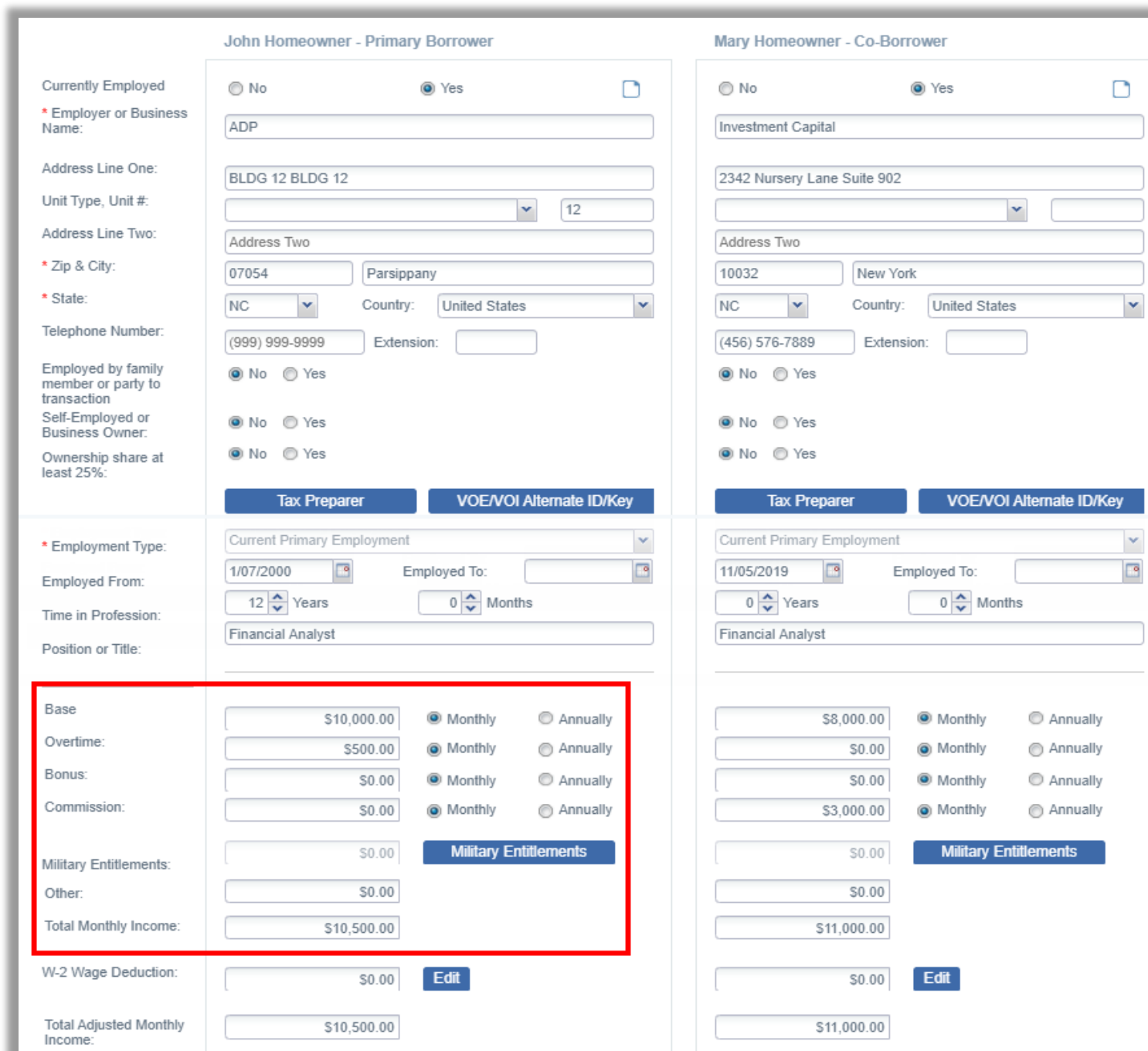


- 1b. Current Employment/Self Employment and Income – **Gross Monthly Income**. Gross Monthly Income is now to the right of all income sources on the new URLA. Go to the **Full Application** → **Employment/Income** screen to view in P.A.T.H.

1b. Current Employment/Self-Employment and Income		<input type="checkbox"/> Does not apply
Employer or Business Name _____ Phone (____) ____ - _____ Street _____ Unit # _____ City _____ State _____ ZIP _____ Country _____		Gross Monthly Income Base \$ _____ /month Overtime \$ _____ /month Bonus \$ _____ /month Commission \$ _____ /month Military Entitlements \$ _____ /month Other \$ _____ /month TOTAL \$ _____ 0.00 /month
Position or Title _____ Start Date ____ / ____ / ____ (mm/dd/yyyy) How long in this line of work? ____ Years ____ Months	Check if this statement applies: <input type="checkbox"/> I am employed by a family member, property seller, real estate agent, or other party to the transaction.	
<input type="checkbox"/> Check if you are the Business Owner or Self-Employed		
<input type="radio"/> I have an ownership share of less than 25%. Monthly Income (or Loss) \$ _____ <input type="radio"/> I have an ownership share of 25% or more. \$ _____		

The Redesigned URLA & P.A.T.H.

- 1b. Current Employment/Self Employment and Income – **Gross Monthly Income**. Gross Monthly Income is now to the right of all income sources on the new URLA.
- Go to the **Full Application** → **Employment/Income** screen to view in P.A.T.H.



The screenshot displays two side-by-side forms for 'John Homeowner - Primary Borrower' and 'Mary Homeowner - Co-Borrower'. The forms include sections for 'Currently Employed' status, employer/business name, address, zip and city, state, and telephone number. Below these are sections for 'Employment Type', 'Employed From', 'Employed To', 'Time in Profession', and 'Position or Title'. A red box highlights the 'Income' section, which includes fields for 'Base', 'Overtime', 'Bonus', 'Commission', 'Military Entitlements', and 'Other', each with a monetary value and frequency (Monthly/Annually) selection. The 'Total Monthly Income' is calculated as \$10,500.00 for John and \$11,000.00 for Mary. The 'W-2 Wage Deduction' and 'Total Adjusted Monthly Income' are also shown at the bottom of each form.

The Redesigned URLA & P.A.T.H.



- 1b. Current Employment/Self Employment and Income – *Military Entitlements & Other.*** The Employment/Self-Employment and Income section now has a separate fields for Military Entitlements and for Other income from each Employer or Business. Go to the **Full Application** → **Employment/Income** screen, then click **Add Military Income** to view in P.A.T.H.

1b. Current Employment/Self-Employment and Income			<input type="checkbox"/> Does not apply
Employer or Business Name _____		Phone (____) ____ - _____	
Street _____		Unit # _____	
City _____	State <input type="text" value="v"/>	ZIP _____	Country _____
Position or Title _____		Check if this statement applies:	
Start Date ____ / ____ / ____ (mm/dd/yyyy)		<input type="checkbox"/> I am employed by a family member, property seller, real estate agent, or other party to the transaction.	
How long in this line of work? ____ Years ____ Months			
<input type="checkbox"/> Check if you are the Business Owner or Self-Employed		<input type="radio"/> I have an ownership share of less than 25%. Monthly Income (or Loss) \$ _____ <input type="radio"/> I have an ownership share of 25% or more. \$ _____	
			Gross Monthly Income Base \$ _____ /month Overtime \$ _____ /month Bonus \$ _____ /month Commission \$ _____ /month Military Entitlements \$ _____ /month Other \$ _____ /month TOTAL \$ _____ 0.00 /month

The Redesigned URLA & P.A.T.H.

- 1b. Current Employment/Self Employment and Income – ***Military Entitlements & Other***. The Employment/Self-Employment and Income section now has a separate fields for Military Entitlements and for Other income from each Employer or Business. Go to the **Full Application** → **Employment/Income** screen, then click **Add Military Income** to view in P.A.T.H.

* Employment Type: Current Primary Employment

Employed From: 6/01/2004 Employed To: []

Time in Profession: 21 Years 0 Months

Position or Title: []

Base: \$0.00 Monthly Annually

Overtime: \$0.00 Monthly Annually

Bonus: \$0.00 Monthly Annually

Commission: \$0.00 Monthly Annually

Military Entitlements: \$4,575.00 **Military Entitlements**

Other: \$0.00

Total Monthly Income: \$4,575.00

W-2 Wage Deduction: \$0.00 **Edit**

Total Adjusted Monthly Income: \$4,575.00

Seasonal: No Yes

Paid In Foreign Currency:

Military Income

Military Income

Add Military Income

INCOME TYPE ▲	AMOUNT	NON-TAXABLE	DELETE
Military Variable Housing Allowance	\$355.00	<input type="checkbox"/>	<input type="button" value="−"/>
Military Base Pay	\$4,220.00	<input type="checkbox"/>	<input type="button" value="−"/>

Save **Cancel**

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- 1c & 1d. Additional & Previous Employment/Self-Employment and Income – *Additional Income*. The Additional and/or Previous Employment/Self-Employment, and Income sections have been updated with the new address fields. Go to the **Full Application** → **Employment/Income** screen, then click **Add Additional Employment** to view in P.A.T.H. (1c=Previous income, 1d=Additional Income)

1d. IF APPLICABLE, Complete Information for Previous Employment/Self-Employment and Income Does not apply

Provide at least 2 years of current and previous employment and income.

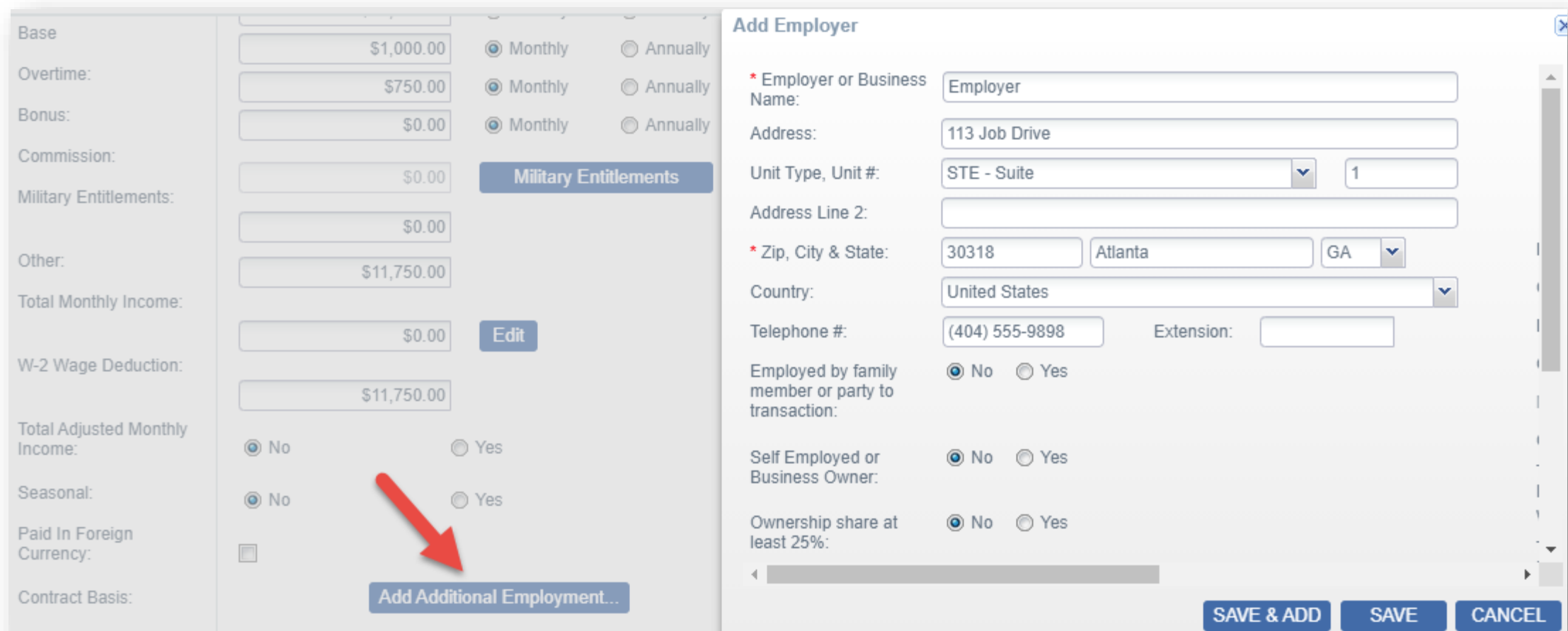
Employer or Business Name _____	Previous Gross Monthly Income \$ _____ /month
Street _____	Unit # _____
City _____ State _____ ZIP _____	Country _____
Position or Title _____	
Start Date ____/____/____	
End Date ____/____/____	

1c. IF APPLICABLE, Complete Information for Additional Employment/Self-Employment and Income Does not apply

Employer or Business Name _____	Phone () - _____	Gross Monthly Income
Street _____	Unit # _____	
City _____ State _____ ZIP _____	Country _____	Base \$ _____ /month
Position or Title _____	Check if this statement applies: <input type="checkbox"/> I am employed by a family member, property seller, real estate agent, or other party to the transaction.	Overtime \$ _____ /month
Start Date ____/____/____ (mm/dd/yyyy)		Bonus \$ _____ /month
How long in this line of work? ____ Years ____ Months		Commission \$ _____ /month
<input type="checkbox"/> Check if you are the Business Owner or Self-Employed	<input type="radio"/> I have an ownership share of less than 25%.	Military Entitlements \$ _____ /month
	<input type="radio"/> I have an ownership share of 25% or more.	Other \$ _____ /month
	Monthly Income (or Loss) \$ _____	TOTAL \$ _____ 0.00 /month

The Redesigned URLA & P.A.T.H.

- 1c & 1d. Additional & Previous Employment/Self-Employment and Income – *Additional Income*. The Additional and/or Previous Employment/Self-Employment, and Income sections have been updated with the new address fields. Go to the **Full Application** → **Employment/Income** screen, then click **Add Additional Employment** to view in P.A.T.H.



The screenshot displays the P.A.T.H. application interface. On the left, the 'Additional Income' section includes fields for Base (\$1,000.00), Overtime (\$750.00), Bonus (\$0.00), Commission (\$0.00), Military Entitlements (\$0.00), Other (\$11,750.00), Total Monthly Income (\$0.00), W-2 Wage Deduction (\$11,750.00), Total Adjusted Monthly Income (No/Yes), Seasonal (No/Yes), Paid In Foreign Currency, and Contract Basis. A red arrow points to the 'Add Additional Employment...' button. On the right, the 'Add Employer' form includes fields for Employer or Business Name (Employer), Address (113 Job Drive), Unit Type, Unit # (STE - Suite, 1), Address Line 2, Zip, City & State (30318, Atlanta, GA), Country (United States), Telephone # ((404) 555-9898), Extension, and checkboxes for 'Employed by family member or party to transaction', 'Self Employed or Business Owner', and 'Ownership share at least 25%'. Buttons for 'SAVE & ADD', 'SAVE', and 'CANCEL' are at the bottom right.

The Redesigned URLA & P.A.T.H.



- 1e. Income from Other Sources— *Other Sources of Income*. Income from Other Sources now has a more comprehensive list of Income Sources from which to choose; (Child Support, Alimony, Disability, etc.). Go to the **Full Application** → **Income** screen, then click **Add Other Income Sources** to view in P.A.T.H.

1e. Income from Other Sources

Does not apply

Include income from other sources below. Under Income Source, choose from the sources listed here:

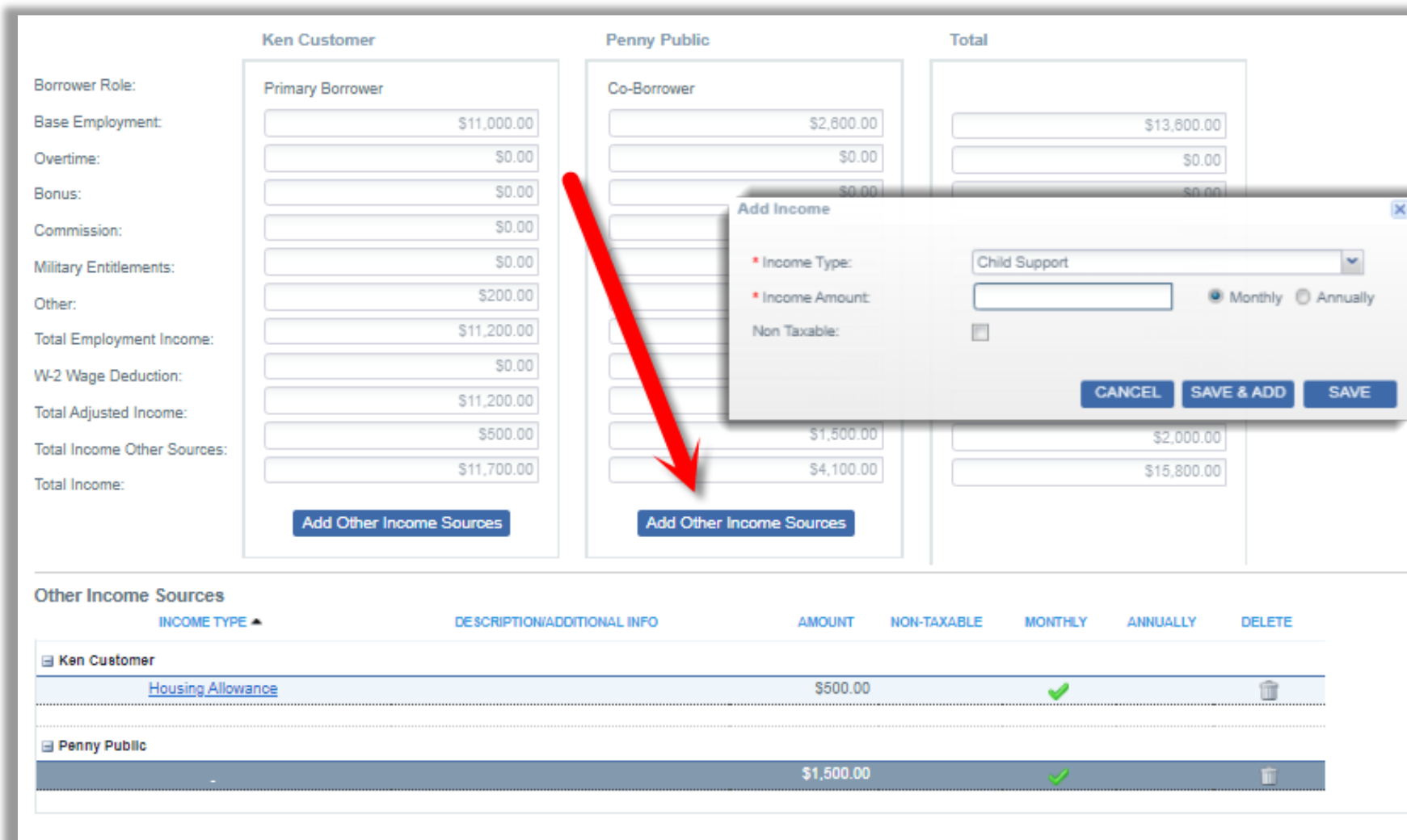
- Alimony	- Child Support	- Interest and Dividends	- Notes Receivable	- Royalty Payments	- Unemployment
- Automobile Allowance	- Disability	- Mortgage Credit Certificate	- Public Assistance	- Separate Maintenance	Benefits
- Boarder Income	- Foster Care	- Mortgage Differential	- Retirement	- Social Security	- VA Compensation
- Capital Gains	- Housing or Parsonage	Payments	(e.g., Pension, IRA)	- Trust	- Other

NOTE: Reveal alimony, child support, separate maintenance, or other income ONLY IF you want it considered in determining your qualification for this loan.

Income Source – use list above	Monthly Income
▼	\$
▼	\$
▼	\$
Provide TOTAL Amount Here	\$ 0.00

The Redesigned URLA & P.A.T.H.

- 1e. Income from Other Sources— *Other Sources of Income*. Income from Other Sources now has a more comprehensive list of Income Sources from which to choose; (Child Support, Alimony, Disability, etc.). Go to the **Full Application** → **Income** screen, then click **Add Other Income Sources** to view in P.A.T.H.



The screenshot displays the application interface for Ken Customer and Penny Public. The Ken Customer section shows a Primary Borrower role with a base employment of \$11,000.00 and a total income of \$11,700.00. The Penny Public section shows a Co-Borrower role with a base employment of \$2,800.00 and a total income of \$4,100.00. The Total section shows a total income of \$15,800.00. An 'Add Income' modal is open, allowing the user to add a new income source. The modal shows 'Child Support' as the selected income type, with a monthly frequency selected. The 'Add Other Income Sources' buttons for both borrowers are highlighted with a red arrow.

Category	Income Type	Description/Additional Info	Amount	Non-Taxable	Monthly	Annually	Delete
Ken Customer	Housing Allowance		\$500.00		✓		✖
Penny Public			\$1,500.00		✓		✖

■ 2a. Assets— Bank Accounts, Retirement, and Other Accounts

You Have – *Depository Assets*. Assets are separated into 2 categories – *Depository Assets* and *Other Assets*. Depository assets (checking, savings, etc.) are listed in section 2a. Go to the **Full Application** → **Assets** screen, then click **Add Assets** to update in P.A.T.H.

2a. Assets – Bank Accounts, Retirement, and Other Accounts You Have

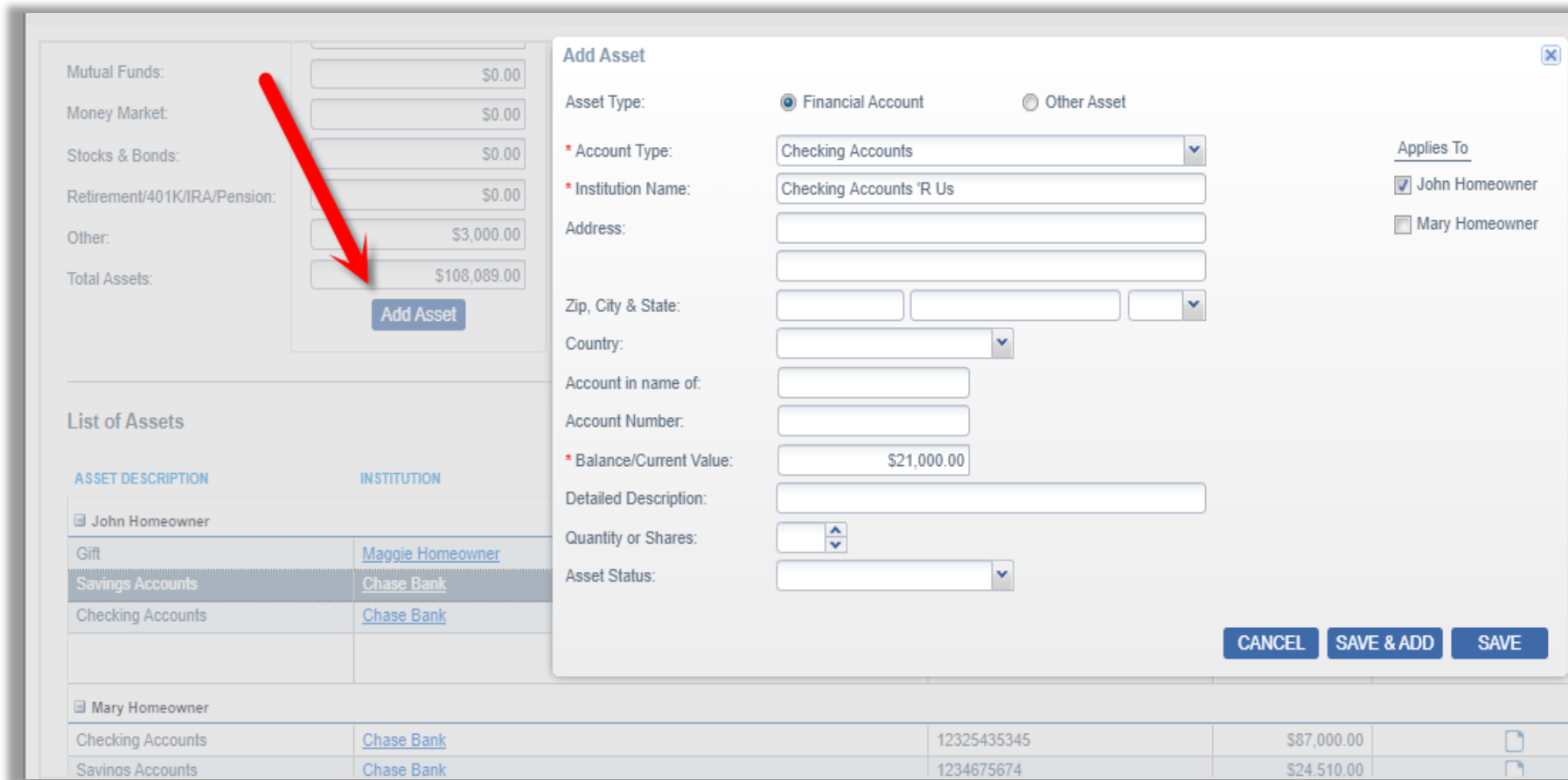
Include all accounts below. Under Account Type, choose from the types listed here:

- Checking
- Savings
- Money Market
- Certificate of Deposit
- Mutual Fund
- Stocks
- Stock Options
- Bonds
- Retirement (e.g., 401k, IRA)
- Bridge Loan Proceeds
- Individual Development Account
- Trust Account
- Cash Value of Life Insurance (used for the transaction)

Account Type – use list above	Financial Institution	Account Number	Cash or Market Value
▼			\$
▼			\$
▼			\$
▼			\$
▼			\$
Provide TOTAL Amount Here			\$ 0.00

The Redesigned URLA & P.A.T.H.

- 2a. Assets— Bank Accounts, Retirement, and Other Accounts
You Have — *Depository Assets*. Assets are broken into 2 categories — *Depository Assets* and *Other Assets*. Depository assets (checking, savings, etc.) are listed in section 2a. Go to the **Full Application** → **Assets** screen to view assets, then click **Add Assets** to update in P.A.T.H.



The screenshot displays the 'Add Asset' form in the P.A.T.H. system. A red arrow points to the 'Add Asset' button in the summary section. The form includes fields for Asset Type (Financial Account selected), Account Type (Checking Accounts), Institution Name (Checking Accounts R Us), Address, Zip, City & State, Country, Account in name of, Account Number, Balance/Current Value (\$21,000.00), Detailed Description, Quantity or Shares, and Asset Status. There are also checkboxes for 'Applies To' (John Homeowner and Mary Homeowner). Buttons for CANCEL, SAVE & ADD, and SAVE are at the bottom right.

Summary Section:

Mutual Funds:	\$0.00
Money Market:	\$0.00
Stocks & Bonds:	\$0.00
Retirement/401K/IRA/Pension:	\$0.00
Other:	\$3,000.00
Total Assets:	\$108,089.00

Add Asset Form:

Asset Type: Financial Account Other Asset

* Account Type:

* Institution Name:

Address:

Zip, City & State:

Country:

Account in name of:

Account Number:

* Balance/Current Value:

Detailed Description:

Quantity or Shares:

Asset Status:

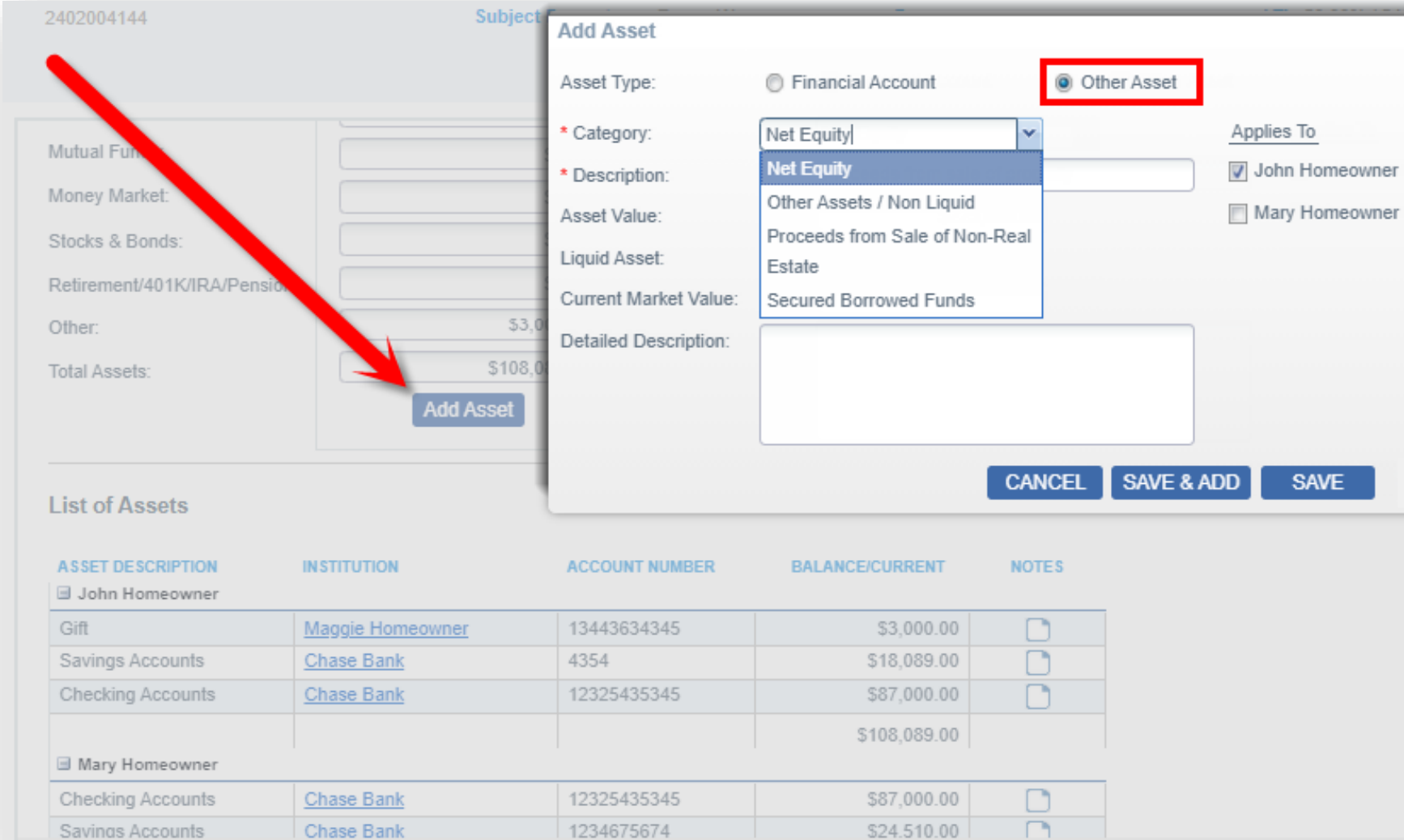
Applies To: John Homeowner Mary Homeowner

List of Assets:

ASSET DESCRIPTION	INSTITUTION			
<input checked="" type="checkbox"/> John Homeowner				
Gift	Maggie Homeowner			
Savings Accounts	Chase Bank			
Checking Accounts	Chase Bank			
<input checked="" type="checkbox"/> Mary Homeowner				
Checking Accounts	Chase Bank	12325435345	\$87,000.00	<input type="text"/>
Savings Accounts	Chase Bank	1234675674	\$24,510.00	<input type="text"/>

The Redesigned URLA & P.A.T.H.

- 2b. Assets– Bank Accounts, Retirement, and Other Accounts
You Have – *Other Assets*. The Other Assets and Credits section is for Borrower assets that are not related to financial accounts. Go to the **Full Application** → **Assets** screen to view assets, click **Add Assets**, then choose the **Other Asset** radial button to view/update in P.A.T.H.



The screenshot displays the 'Add Asset' modal window overlaid on the 'Assets' screen. A red arrow points from the 'Add Asset' button in the background to the modal. In the modal, the 'Other Asset' radio button is selected and highlighted with a red box. The 'Category' dropdown is set to 'Net Equity', and the 'Description' dropdown is also set to 'Net Equity'. The 'Applies To' section has 'John Homeowner' checked and 'Mary Homeowner' unchecked. The modal includes 'CANCEL', 'SAVE & ADD', and 'SAVE' buttons.

List of Assets

ASSET DESCRIPTION	INSTITUTION	ACCOUNT NUMBER	BALANCE/CURRENT	NOTES
John Homeowner				
Gift	Maggie Homeowner	13443634345	\$3,000.00	
Savings Accounts	Chase Bank	4354	\$18,089.00	
Checking Accounts	Chase Bank	12325435345	\$87,000.00	
			\$108,089.00	
Mary Homeowner				
Checking Accounts	Chase Bank	12325435345	\$87,000.00	
Savings Accounts	Chase Bank	1234675674	\$24,510.00	

The Redesigned URLA & P.A.T.H.



- 2b. Assets— Bank Accounts, Retirement, and Other Accounts You Have — **Other Credits**. Borrower Credits (Earnest Money, Relocation Funds, etc.) are also listed in Section 2b.

2b. Other Assets and Credits You Have

Does not apply

Include all other assets and credits below. Under Asset or Credit Type, choose from the types listed here:

Assets

- Proceeds from Real Estate Property to be sold on or before closing
- Proceeds from Sale of Non-Real Estate Asset
- Secured Borrowed Funds
- Unsecured Borrowed Funds
- Other

Credits


- Earnest Money
- Employer Assistance
- Lot Equity
- Relocation Funds
- Rent Credit
- Sweat Equity
- Trade Equity







Asset or Credit Type – use list above	Cash or Market Value
▼	\$
▼	\$
▼	\$
▼	\$
Provide TOTAL Amount Here	\$ 0.00

The Redesigned URLA & P.A.T.H.



- 2b. Assets– Bank Accounts, Retirement, and Other Accounts You Have – *Other Credits*. In the Portal, Credits are added on the **Qualifying the Borrower** screen (previously known as the Details of Transaction).

Qualifying the Borrower - Minimum Required Funds or Cash Back 

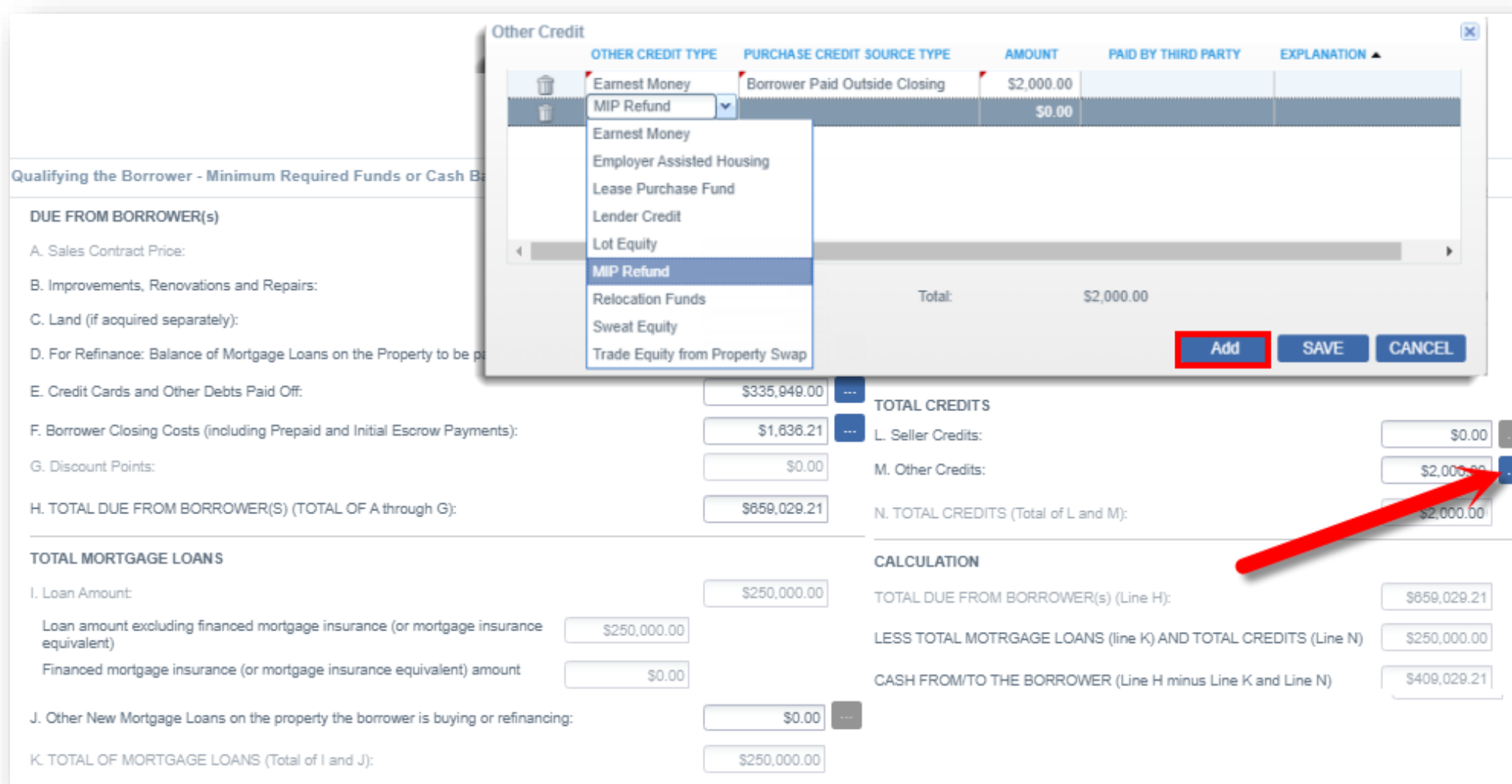
DUE FROM BORROWER(s)	
A. Sales Contract Price:	<input type="text" value="\$340,000.00"/>
B. Improvements, Renovations and Repairs:	<input type="text" value="\$0.00"/>
C. Land (if acquired separately):	<input type="text" value="\$0.00"/>
D. For Refinance: Balance of Mortgage Loans on the Property to be paid off in the Transaction:	<input type="text" value="\$0.00"/> 
E. Credit Cards and Other Debts Paid Off:	<input type="text" value="\$0.00"/> 
F. Borrower Closing Costs (including Prepaid and Initial Escrow Payments):	<input type="text" value="\$0.00"/> 
G. Discount Points:	<input type="text" value="\$0.00"/>
H. TOTAL DUE FROM BORROWER(S) (TOTAL OF A through G):	<input type="text" value="\$340,000.00"/>
TOTAL MORTGAGE LOANS	
I. Loan Amount:	<input type="text" value="\$270,000.00"/>
Loan amount excluding financed mortgage insurance (or mortgage insurance equivalent)	<input type="text" value="\$270,000.00"/>
Financed mortgage insurance (or mortgage insurance equivalent) amount	<input type="text" value="\$0.00"/>
J. Other New Mortgage Loans on the property the borrower is buying or refinancing:	<input type="text" value="\$0.00"/> 
K. TOTAL OF MORTGAGE LOANS (Total of I and J):	<input type="text" value="\$270,000.00"/>
TOTAL CREDITS	
L. Seller Credits:	<input type="text" value="\$0.00"/> 
M. Other Credits:	<input type="text" value="\$0.00"/> 
N. TOTAL CREDITS (Total of L and M):	<input type="text" value="\$0.00"/>
CALCULATION	
TOTAL DUE FROM BORROWER(s) (Line H):	<input type="text" value="\$340,000.00"/>
LESS TOTAL MORTGAGE LOANS (line K) AND TOTAL CREDITS (Line N)	<input type="text" value="\$270,000.00"/>
CASH FROM/TO THE BORROWER (Line H minus Line K and Line N)	<input type="text" value="\$70,000.00"/>

The Redesigned URLA & P.A.T.H.

- 2b. Assets– Bank Accounts, Retirement, and Other Accounts You Have – *Other Credits*. In the Portal, Credits are added on the **Qualifying the Borrower** screen (previously known as the Details of Transaction).

To add an Other Credit:

- Go to the **Full Application** → **Qualifying the Borrower** screen.
- Click the **Other Credits** button.
- Click the **Add** button and select the Other Credit Type from the Dropdown.



The screenshot displays the 'Qualifying the Borrower' portal. A modal window titled 'Other Credit' is open, showing a table with columns: OTHER CREDIT TYPE, PURCHASE CREDIT SOURCE TYPE, AMOUNT, PAID BY THIRD PARTY, and EXPLANATION. The table contains two rows: 'Earnest Money' with an amount of \$2,000.00 and 'MIP Refund' with an amount of \$0.00. A dropdown menu is open over the 'MIP Refund' row, listing options: Earnest Money, Employer Assisted Housing, Lease Purchase Fund, Lender Credit, Lot Equity, MIP Refund (highlighted), Relocation Funds, Sweat Equity, and Trade Equity from Property Swap. Below the table are 'Add', 'SAVE', and 'CANCEL' buttons. The 'Add' button is highlighted with a red box. A red arrow points from the 'Add' button to the 'M. Other Credits' field in the main form, which shows a value of \$2,000.00. The main form includes sections for 'DUE FROM BORROWER(S)', 'TOTAL MORTGAGE LOANS', and 'CALCULATION'.

OTHER CREDIT TYPE	PURCHASE CREDIT SOURCE TYPE	AMOUNT	PAID BY THIRD PARTY	EXPLANATION
Earnest Money	Borrower Paid Outside Closing	\$2,000.00		
MIP Refund		\$0.00		
Total:		\$2,000.00		

Qualifying the Borrower - Minimum Required Funds or Cash Balance

DUE FROM BORROWER(S)

A. Sales Contract Price: [input field]

B. Improvements, Renovations and Repairs: [input field]

C. Land (if acquired separately): [input field]

D. For Refinance: Balance of Mortgage Loans on the Property to be paid off: [input field]

E. Credit Cards and Other Debts Paid Off: [input field] \$335,949.00

F. Borrower Closing Costs (including Prepaid and Initial Escrow Payments): [input field] \$1,636.21

G. Discount Points: [input field] \$0.00

H. TOTAL DUE FROM BORROWER(S) (TOTAL OF A through G): [input field] \$859,029.21

TOTAL MORTGAGE LOANS

I. Loan Amount: [input field] \$250,000.00

Loan amount excluding financed mortgage insurance (or mortgage insurance equivalent): [input field] \$250,000.00

Financed mortgage insurance (or mortgage insurance equivalent) amount: [input field] \$0.00

J. Other New Mortgage Loans on the property the borrower is buying or refinancing: [input field] \$0.00

K. TOTAL OF MORTGAGE LOANS (Total of I and J): [input field] \$250,000.00

TOTAL CREDITS

L. Seller Credits: [input field] \$0.00

M. Other Credits: [input field] \$2,000.00

N. TOTAL CREDITS (Total of L and M): [input field] \$2,000.00

CALCULATION

TOTAL DUE FROM BORROWER(S) (Line H): [input field] \$859,029.21

LESS TOTAL MORTGAGE LOANS (line K) AND TOTAL CREDITS (Line N): [input field] \$250,000.00

CASH FROM/TO THE BORROWER (Line H minus Line K and Line N): [input field] \$409,029.21

The Redesigned URLA & P.A.T.H.

- 2b. Assets– Bank Accounts, Retirement, and Other Accounts
You Have – *Other Credits*. In the Portal, Credits are added on the **Qualifying the Borrower** screen (previously known as the Details of Transaction).

To add an Other Credit:

- Go to the **Full Application** → **Qualifying the Borrower** screen.
- Click the **Seller Credits** button.
- Click the **Add** button and select the Other Credit Type from the Dropdown.

The screenshot displays the 'Qualifying the Borrower - Minimum Required Funds or Cash Back' screen. A modal window titled 'Long Term Seller Credit' is open, showing a 'Save' button and a 'Cancel' button. The modal contains a table with the following data:

YTD ITEM	DESCRIPTION	AMOUNT
	TOTAL SELLER PAID CLOSING COST	\$0.00
	TOTAL SELLER CREDITS	\$1,000.00

Below the modal, the main screen shows a summary table with the following data:

YTD ITEM	DESCRIPTION	AMOUNT
	TOTAL CREDITS	
L.	Seller Credits	\$1,000.00
M.	Other Credits	\$14,400.00
II.	TOTAL CREDITS (Total of L and M)	\$15,400.00

The main screen also displays various financial fields and calculations:

- DUE FROM BORROWER(S)**: A, Sales Contract Price: \$340,000.00; B, Improvements, Renovations and Repairs: \$0.00; C, Land (if acquired separately): \$0.00; D, For Refinance: Balance of Mortgage Loans on the Property to be paid off in the Transaction: \$0.00; E, Credit Cards and Other Debts Paid Off: \$0.00; F, Borrower Closing Costs (including Prepaid and Initial Escrow Payments): \$2,605.83; G, Discount Points: \$0.00; H, TOTAL DUE FROM BORROWER(S) (TOTAL OF A through G): \$342,605.83.
- TOTAL MORTGAGE LOANS**: I, Loan Amount: \$300,000.00; Loan amount excluding financed mortgage insurance (or mortgage insurance equivalent): \$300,000.00; Financed mortgage insurance (or mortgage insurance equivalent) amount: \$0.00; J, Other new Mortgage Loans on the property the borrower is buying or refinancing: \$15,000.00; K, TOTAL OF MORTGAGE LOANS (Total of I and J): \$315,000.00.
- CALCULATION**: TOTAL DUE FROM BORROWER(S) (Line H): \$342,605.83; LESS TOTAL MORTGAGE LOANS (Line K) AND TOTAL CREDITS (Line II): \$330,400.00; CASH FROM TO THE BORROWER (Line H minus Line K and Line II): \$12,505.83.

Buttons for 'SAVE' and 'CANCEL' are visible at the bottom of the screen. A red arrow points to the 'Add' button in the modal window.

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- 2c. Liabilities— Credit Cards, Other Debts, and Leases that You **Owe**— *Liabilities*. The Liabilities section lists all liabilities (except real estate); including deferred payment debts. Go to the **Full Application** → **Liabilities** screen to view/add liabilities, then click **Add Liability** to view/update in P.A.T.H.

2c. Liabilities – Credit Cards, Other Debts, and Leases that You Owe

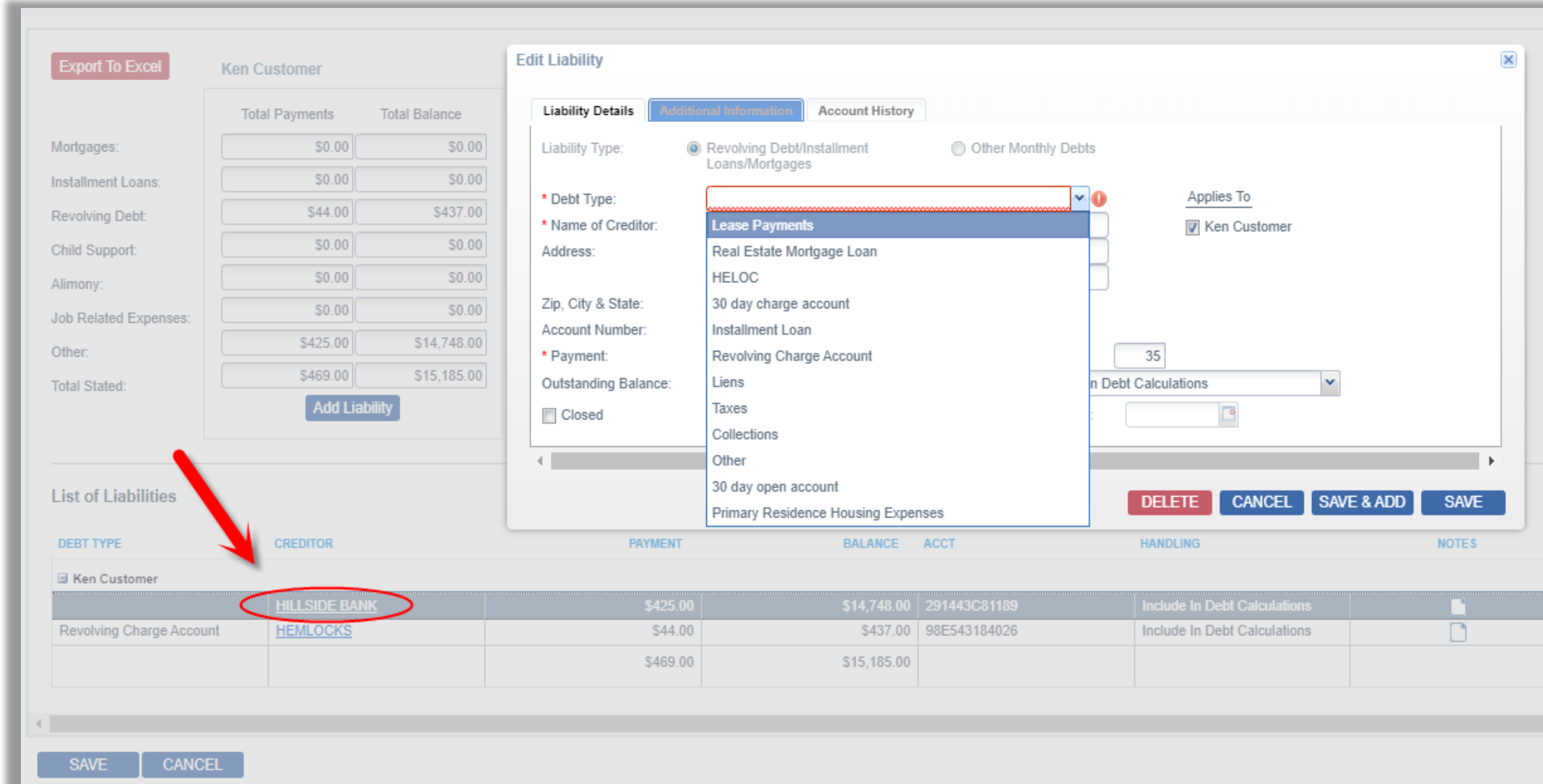
Does not apply

List all liabilities below (except real estate) and include deferred payments. Under Account Type, choose from the types listed here:
 • Revolving (e.g., credit cards) • Installment (e.g., car, student, personal loans) • Open 30-Day (balance paid monthly) • Lease (not real estate) • Other

Account Type – use list above	Company Name	Account Number	Unpaid Balance	To be paid off at or before closing	Monthly Payment
<input type="text"/>			\$	<input type="checkbox"/>	\$
<input type="text"/>			\$	<input type="checkbox"/>	\$
<input type="text"/>			\$	<input type="checkbox"/>	\$
<input type="text"/>			\$	<input type="checkbox"/>	\$
<input type="text"/>			\$	<input type="checkbox"/>	\$

The Redesigned URLA & P.A.T.H.

- 2c. Liabilities— Credit Cards, Other Debts, and Leases that You **Owe— Liabilities**. The Liabilities section lists all liabilities (except real estate); including deferred payment debts. Go to the **Full Application** → **Liabilities** screen to view/add liabilities, then click **Add Liability** to view/update in P.A.T.H.
 - ✓ To edit existing Liability, click the Creditor [hyperlink](#).



The screenshot displays the 'Ken Customer' liability management interface. On the left, a summary table shows 'Total Payments' and 'Total Balance' for various categories like Mortgages, Installment Loans, and Revolving Debt. The 'Other' category shows a total stated liability of \$15,185.00. Below this is the 'List of Liabilities' table, which includes columns for Debt Type, Creditor, Payment, Balance, ACCT, Handling, and Notes. A red arrow points to the 'HILLSIDE BANK' creditor link in the table. An 'Edit Liability' modal is open, showing a dropdown menu for 'Debt Type' with 'Lease Payments' selected. The modal also includes fields for 'Name of Creditor', 'Address', 'Zip, City & State', 'Account Number', 'Payment', and 'Outstanding Balance'. Buttons for 'DELETE', 'CANCEL', 'SAVE & ADD', and 'SAVE' are visible at the bottom of the modal.

DEBT TYPE	CREDITOR	PAYMENT	BALANCE	ACCT	HANDLING	NOTES
Ken Customer						
	HILLSIDE BANK	\$425.00	\$14,748.00	291443C81189	Include In Debt Calculations	
Revolving Charge Account	HEMLOCKS	\$44.00	\$437.00	98E543184026	Include In Debt Calculations	
		\$469.00	\$15,185.00			

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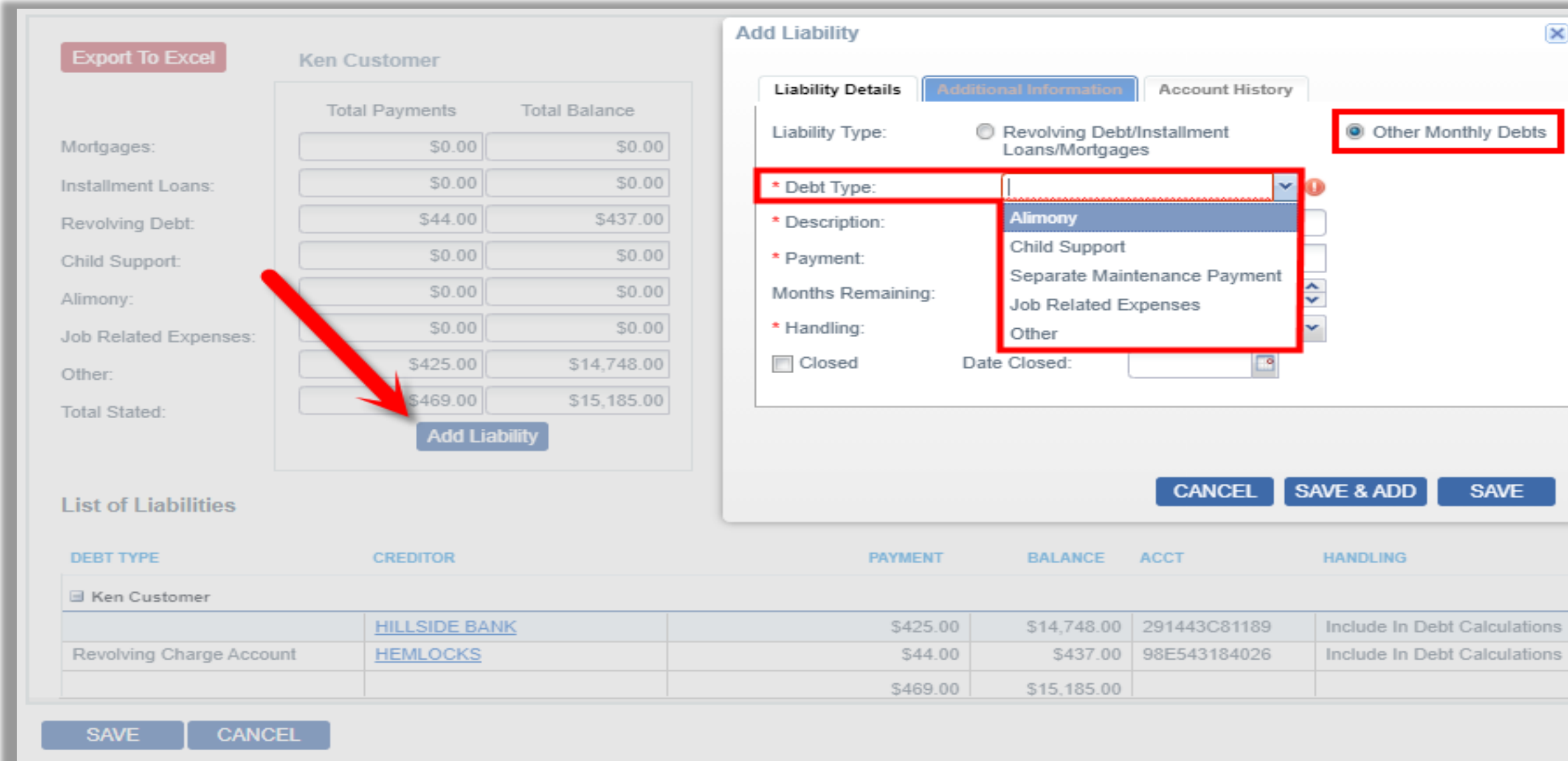


- **2d. Liabilities– Other Liabilities and Expenses– *Other Liabilities*.** This section is for other liabilities and expenses (Alimony, Child Support, etc.) that are not connected with a financial institution or company. Go to the **Full Application→ Liabilities** screen to view/add liabilities, then click **Add Liability**, and select **Other Monthly Debts** radial button to view/update in P.A.T.H.

2d. Other Liabilities and Expenses	<input type="checkbox"/> <i>Does not apply</i>
Include all other liabilities and expenses below. Choose from the types listed here:	
Alimony Child Support Separate Maintenance Job Related Expenses Other	Monthly Payment
	\$
	\$
	\$

The Redesigned URLA & P.A.T.H.

- 2d. Liabilities— Other Liabilities and Expenses— *Other Liabilities*. This section is for other liabilities and expenses (Alimony, Child Support, etc.) that are not connected with a financial institution or company. Go to the **Full Application** → **Liabilities** screen to view/add liabilities, then click **Add Liability**, and select the **Other Monthly Debts** radial button to view/update in P.A.T.H.



The screenshot displays the 'Add Liability' form and the 'List of Liabilities' table. The 'Add Liability' form is open, showing the 'Other Monthly Debts' radial button selected. The 'Debt Type' dropdown menu is open, showing options: Alimony, Child Support, Separate Maintenance Payment, Job Related Expenses, and Other. A red arrow points to the 'Add Liability' button in the 'Ken Customer' summary table.

Ken Customer Summary Table:

	Total Payments	Total Balance
Mortgages:	\$0.00	\$0.00
Installment Loans:	\$0.00	\$0.00
Revolving Debt:	\$44.00	\$437.00
Child Support:	\$0.00	\$0.00
Alimony:	\$0.00	\$0.00
Job Related Expenses:	\$0.00	\$0.00
Other:	\$425.00	\$14,748.00
Total Stated:	\$469.00	\$15,185.00

Add Liability Form Fields:

- Liability Type: Revolving Debt/Installment Loans/Mortgages **Other Monthly Debts**
- * Debt Type: (dropdown menu open)
- * Description:
- * Payment:
- Months Remaining:
- * Handling:
- Closed
- Date Closed:

List of Liabilities Table:

DEBT TYPE	CREDITOR	PAYMENT	BALANCE	ACCT	HANDLING
Ken Customer					
	HILLSIDE BANK	\$425.00	\$14,748.00	291443C81189	Include In Debt Calculations
Revolving Charge Account	HEMLOCKS	\$44.00	\$437.00	98E543184026	Include In Debt Calculations
		\$469.00	\$15,185.00		

The Redesigned URLA & P.A.T.H.



- 3a. Property You Own – Unit # and Country.** Unit # and Country fields have been added to the Property You Own section. Go to the **Full Application** → **REO Information** screen to view/add properties, then click **Add Property**.

3a. Property You Own

If you are refinancing, list the property you are refinancing **FIRST**.

Address	Street _____ City _____	State <input type="text" value=""/>	ZIP _____	Unit # _____
				Country _____

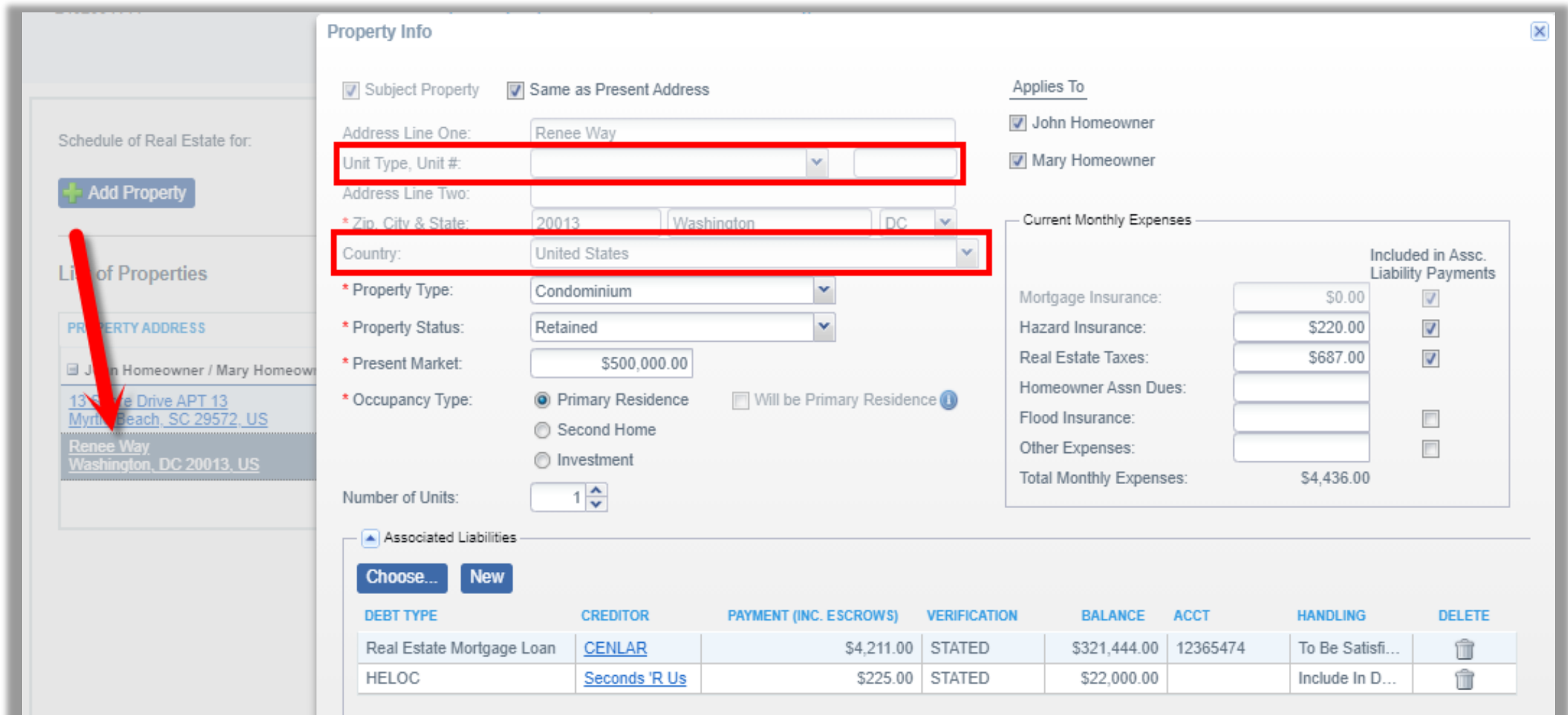
Property Value	Status: Sold, Pending Sale, or Retained	Intended Occupancy: Investment, Primary Residence, Second Home, Other	Monthly Insurance, Taxes, Association Dues, etc. <i>if not included in Monthly Mortgage Payment</i>	For 2-4 Unit Primary or Investment Property	
				Monthly Rental Income	For LENDER to calculate: Net Monthly Rental Income
\$ <input type="text" value=""/>	<input type="text" value=""/>	<input type="text" value=""/>	\$ <input type="text" value=""/>	\$ <input type="text" value=""/>	\$ <input type="text" value=""/>

Mortgage Loans on this Property *Does not apply*

Creditor Name	Account Number	Monthly Mortgage Payment	Unpaid Balance	<i>To be paid off at or before closing</i>	Type: FHA, VA, Conventional, USDA-RD, Other	Credit Limit <i>(if applicable)</i>
		\$ <input type="text" value=""/>	\$ <input type="text" value=""/>	<input type="checkbox"/>	<input type="text" value=""/>	\$ <input type="text" value=""/>
		\$ <input type="text" value=""/>	\$ <input type="text" value=""/>	<input type="checkbox"/>	<input type="text" value=""/>	\$ <input type="text" value=""/>

The Redesigned URLA & P.A.T.H.

- **3a. Property You Own – Unit # and Country.** Unit # and Country fields have been added to the Property You Own section. Go to the **Full Application** → **REO Information** screen to view/add properties, then click **Add Property**.
 - ✓ Additional Properties are listed in sections 3b & 3c of the new URLA and are added to the Portal here. Be sure to associate to Real Estate Liability, as applicable. This is shown in the **Associated Liabilities** Section.



Property Info

Subject Property Same as Present Address

Address Line One: Renee Way

Unit Type, Unit #: [Redacted]

Address Line Two:

* Zip, City & State: 20013 Washington DC

Country: United States

* Property Type: Condominium

* Property Status: Retained

* Present Market: \$500,000.00

* Occupancy Type: Primary Residence Will be Primary Residence Second Home Investment

Number of Units: 1

Applies To

John Homeowner

Mary Homeowner

Current Monthly Expenses

		Included in Assc. Liability Payments
Mortgage Insurance:	\$0.00	<input checked="" type="checkbox"/>
Hazard Insurance:	\$220.00	<input checked="" type="checkbox"/>
Real Estate Taxes:	\$687.00	<input checked="" type="checkbox"/>
Homeowner Assn Dues:		<input type="checkbox"/>
Flood Insurance:		<input type="checkbox"/>
Other Expenses:		<input type="checkbox"/>
Total Monthly Expenses:	\$4,436.00	

Associated Liabilities

[Choose...](#) [New](#)

DEBT TYPE	CREDITOR	PAYMENT (INC. ESCROWS)	VERIFICATION	BALANCE	ACCT	HANDLING	DELETE
Real Estate Mortgage Loan	CENLAR	\$4,211.00	STATED	\$321,444.00	12365474	To Be Satisfi...	
HELOC	Seconds 'R Us	\$225.00	STATED	\$22,000.00		Include In D...	

The Redesigned URLA & P.A.T.H.



- **4a. Loan and Property Information.** The new URLA has indicators for FHA Secondary Residence, Mixed-Use Property, and Manufactured Home. Go to the **Full Application** → **Purpose & Property** screen to view/edit in P.A.T.H.

New Fields:

- ✓ Unit Type and Unit #
- ✓ Mixed Use
- ✓ Property is currently subject to a Clean Energy Lien
- ✓ Manufactured Home

4a. Loan and Property Information

Loan Amount \$ _____ Loan Purpose Purchase Refinance Other (specify) _____

Property Address Street _____ Unit # _____

City _____ State _____ ZIP _____ County _____

Number of Units _____ Property Value \$ _____

Occupancy Primary Residence Second Home Investment Property FHA Secondary Residence

1. **Mixed-Use Property.** If you will occupy the property, will you set aside space within the property to operate your own business? (e.g., daycare facility, medical office, beauty/barber shop) NO YES

2. **Manufactured Home.** Is the property a manufactured home? (e.g., a factory built dwelling built on a permanent chassis) NO YES

The Redesigned URLA & P.A.T.H.



- **4a. Loan and Property Information.** The new URLA has indicators for FHA Secondary Residence, Mixed-Use Property, and Manufactured Home. Go to the **Full Application** → **Purpose & Property** screen to view/edit in P.A.T.H.

New Fields:

- ✓ Unit Type and Unit #
- ✓ Mixed Use
- ✓ Property is currently subject to a Clean Energy Lien
- ✓ Manufactured Home

The screenshot displays the 'Subject Property Address' section of the P.A.T.H. application form. The 'Loan Purpose' is set to 'Purchase'. The 'Property Located' field is checked for 'Yes'. The 'Address' is '10655 Birch St'. The 'Unit Type, Unit #' field is highlighted in red, showing 'UNIT - Unit' and '13'. The 'Address Line 2' field is empty. The 'Zip, City & State' field shows '91502', 'Burbank', and 'CA'. The 'County Name' is 'Los Angeles' with a 'USPS' button. The 'FIPS Code' is '06037'. The 'Occupancy' is 'Investment'. The 'Subj. Property Type' field is highlighted in red, showing 'Manufactured Home'. The 'Semi-Detached' field is checked for 'No'. The 'Mixed Use' and 'Property is currently subject to a Clean Energy Lien' checkboxes are highlighted in red. The 'Property Information' section shows 'Number of Units' as '2'. The 'Proposed Monthly Expenses' section includes 'Hazard Insurance' (\$75.00), 'Property Taxes' (\$165.00), 'Flood Insurance' (\$25.00), 'Homeowner Assn Dues' (\$0.00), and 'Other Expenses' (\$0.00). The 'Title Information' section shows 'Name(s) Title Will Be Held In' as 'Kenneth N Customer JR' with a 'Names on Title' button. The 'Vesting Samples' field is 'Sole (individual ownership)' with an 'Add' button. The 'Title Vesting To Be Held As' field is 'Individual'. The 'Refinance Information' section is partially visible at the bottom.

- **4b. Other New Mortgage Loans on the Property You are Buying or Refinancing.** This section identifies any additional loans or liens that the applicant is obtaining against the subject property. Go to the **Full Application** → **Liabilities** screen to view/edit in P.A.T.H. To add, Click the **Add Liabilities** button.

4b. Other New Mortgage Loans on the Property You are Buying or Refinancing <input type="checkbox"/> Does not apply				
Creditor Name	Lien Type	Monthly Payment	Loan Amount/ Amount to be Drawn	Credit Limit (if applicable)
	<input type="radio"/> First Lien <input type="radio"/> Subordinate Lien	\$	\$	\$
	<input type="radio"/> First Lien <input type="radio"/> Subordinate Lien	\$	\$	\$

The Redesigned URLA & P.A.T.H.

- 4b. Other New Mortgage Loans on the Property You are Buying or Refinancing. This section identifies any additional loans or liens that the applicant is obtaining against the subject property. Go to the **Full Application** → **Liabilities** screen to view/edit in P.A.T.H. To add, Click the **Add Liabilities** button; be sure to associate to REO.

The screenshot displays the 'Add Liability' form in the P.A.T.H. system. The form is divided into several sections:

- Liability Details:** Includes fields for Liability Type (Radio buttons for 'Revolving Debt/Installment Loans/Mortgages' and 'Other Monthly Debts'), Debt Type (HELOC), Name of Creditor (Home Equities 'r US), Address, Zip, City & State, Account Number, Payment (\$350.00), Outstanding Balance (\$35,900.00), Total Credit Line (\$40,000.00), Principal & Interest (\$350.00), Source/EIN, and Source of Financing.
- Additional Information:** Includes Months Remaining, Handling (Include In Debt Calculations), Lien Type (Second Mortgage), Lien Position (2), and Concurrent (checked).
- Account History:** Includes a 'Closed' checkbox and a Date Closed field.

In the background, a summary table shows various financial categories and their values:

Category	Total Payments	Total
Mortgages:	\$0.00	
Installment Loans:	\$425.00	
Revolving Debt:	\$44.00	
Child Support:	\$0.00	
Alimony:	\$0.00	
Job Related Expenses:	\$0.00	
Other:	\$0.00	
Total Stated:	\$469.00	

Below the table is a 'List of Liabilities' table:

DEBT TYPE	CREDITOR
Ken Customer	
Installment Loan	HILLSIDE BANK
Revolving Charge Account	HEMLOCKS

The Redesigned URLA & P.A.T.H.



- **4c. Rental Income on the Property You Want to Purchase.** This section identifies the amount of expected rental income from the subject property. Go to the **Full Application** → **REO Information** screen, then click the [Rental](#) hyperlink under Property Status to view/edit in P.A.T.H.

4c. Rental Income on the Property You Want to Purchase	
For Purchase Only <input type="checkbox"/> Does not apply	
Complete if the property is a 2-4 Unit Primary Residence or an Investment Property	Amount
Expected Monthly Rental Income	\$
For LENDER to calculate: Expected Net Monthly Rental Income	\$

The Redesigned URLA & P.A.T.H.

- **4c. Rental Income on the Property You Want to Purchase.** This section identifies the amount of expected rental income from the subject property. Go to the **Full Application** → **REO Information**, then click the [Rental](#) hyperlink under Property Status screen to view/edit in P.A.T.H.

The screenshot displays the 'Calculate Rental Income' form and a 'List of Properties' table. A red arrow points from the 'Rental' link in the table to the form.

Calculate Rental Income

Address: 10655 Birch St Subject Property:

Unit Type, Unit #:

addressLineTwo:

City, State & Zip: Burbank CA 91502

Country: US

Property Type: Single Family

Property Occupancy: Primary Residence Second Home Investment

Property Status: Rental Number Of Units: 2

Use Tax Returns
 Use Lease Agreement
 Manual

Gross Monthly Rent per Unit: Unit1: \$4,000.00 Unit2: \$2,000.00 Unit3: \$0.00 Unit4: \$0.00

Ken Customer: Net Rental Income per Borrower: -\$1,740.82

List of Properties

PROPERTY ADDRESS	PROPERTY STATUS
Ken Customer	
123 Sugar Maple Drive Ardmore, PA 19003, US	Second Home t...
Ken Customer	
10655 Birch St undefined	Rental

The Redesigned URLA & P.A.T.H.



- **4d. Gifts or Grants You Have Been Given or Will Receive for this Loan.** This section lists gifts or grants the Borrower has or will receive for the loan, if the funds have been deposited, and the source of the gift or grant. Go to the **Full Application** → **Asset** screen, click the **Add Asset** button, then select **Account Type** to view/edit in P.A.T.H.

✓ New Fields for Gifts:

- Donor Phone
- Relationship of Recipient to Donor of Gift Funds
- Source of Gift Funds
- Asset Status
- Applies To
- Source of Asset

4d. Gifts or Grants You Have Been Given or Will Receive for this Loan

Does not apply

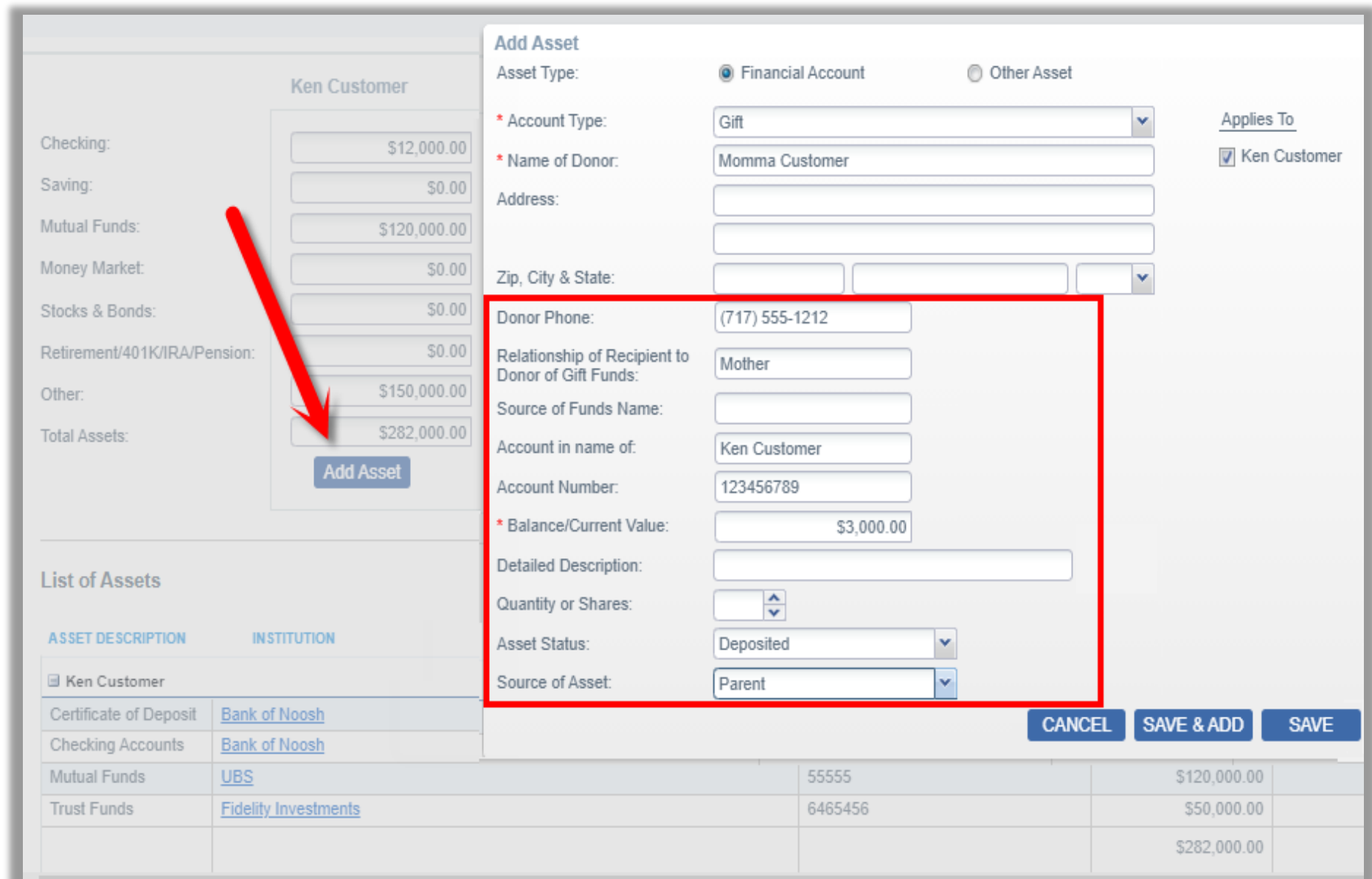
Include all gifts and grants below. Under Source, choose from the sources listed here:

• Community Nonprofit	• Federal Agency	• Relative	• State Agency	• Lender
• Employer	• Local Agency	• Religious Nonprofit	• Unmarried Partner	• Other

Asset Type: Cash Gift, Gift of Equity, Grant	Deposited/Not Deposited	Source - use list above	Cash or Market Value
▼	<input type="radio"/> Deposited <input type="radio"/> Not Deposited	▼	\$
▼	<input type="radio"/> Deposited <input type="radio"/> Not Deposited	▼	\$

The Redesigned URLA & P.A.T.H.

- 4d. Gifts or Grants You Have Been Given or Will Receive for **this Loan**. This section lists gifts or grants the Borrower has or will receive for the loan, if the funds have been deposited, and the source of the gift or grant. Go to the **Full Application** → **Asset** screen, click the **Add Asset** button, then select **Account Type** to view/edit in P.A.T.H.



Ken Customer

Checking:	\$12,000.00
Saving:	\$0.00
Mutual Funds:	\$120,000.00
Money Market:	\$0.00
Stocks & Bonds:	\$0.00
Retirement/401K/IRA/Pension:	\$0.00
Other:	\$150,000.00
Total Assets:	\$282,000.00

Add Asset

Add Asset

Asset Type: Financial Account Other Asset

* Account Type: Gift

* Name of Donor: Momma Customer

Address:

Zip, City & State:

Donor Phone: (717) 555-1212

Relationship of Recipient to Donor of Gift Funds: Mother

Source of Funds Name:

Account in name of: Ken Customer

Account Number: 123456789

* Balance/Current Value: \$3,000.00

Detailed Description:

Quantity or Shares:

Asset Status: Deposited

Source of Asset: Parent

Applies To: Ken Customer

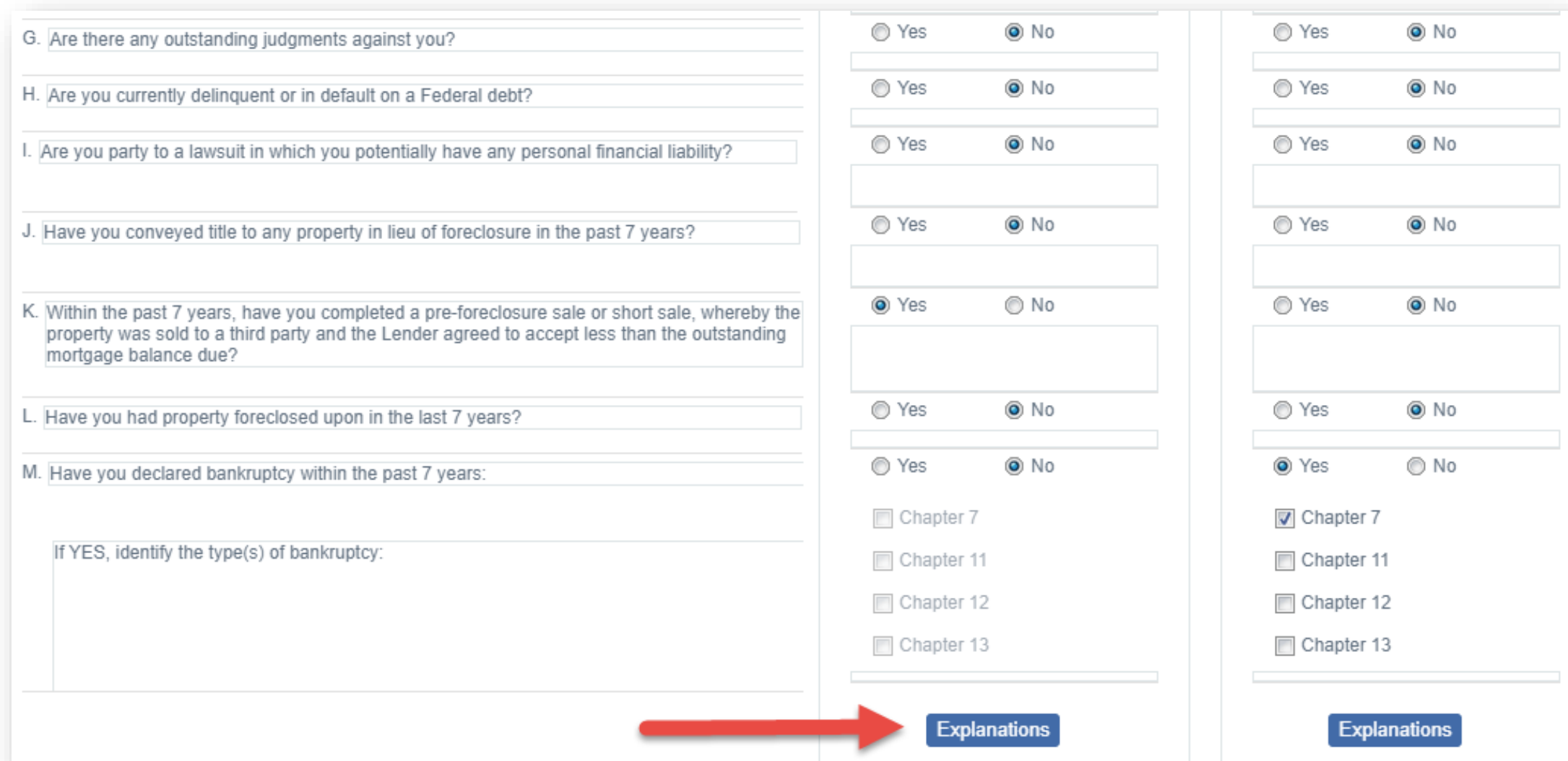
CANCEL **SAVE & ADD** **SAVE**

List of Assets

ASSET DESCRIPTION	INSTITUTION			
Ken Customer				
Certificate of Deposit	Bank of Noosh			
Checking Accounts	Bank of Noosh			
Mutual Funds	UBS	55555		\$120,000.00
Trust Funds	Fidelity Investments	6465456		\$50,000.00
				\$282,000.00

The Redesigned URLA & P.A.T.H.

- **5. Declarations.** Be attentive to the Declarations which is now in two sections – **About this Property and Your Money for this Loan** and **About Your Finances**. In addition, the Borrower can now provide additional explanations, as needed.
 - ✓ The Declarations in the Portal have been updated to reflect these changes.
 - ✓ Go to the **Full Application** → **Declarations** screen, to view/edit in P.A.T.H.



G. Are there any outstanding judgments against you?

H. Are you currently delinquent or in default on a Federal debt?

I. Are you party to a lawsuit in which you potentially have any personal financial liability?

J. Have you conveyed title to any property in lieu of foreclosure in the past 7 years?

K. Within the past 7 years, have you completed a pre-foreclosure sale or short sale, whereby the property was sold to a third party and the Lender agreed to accept less than the outstanding mortgage balance due?

L. Have you had property foreclosed upon in the last 7 years?

M. Have you declared bankruptcy within the past 7 years:

If YES, identify the type(s) of bankruptcy:

Yes No

Yes No

Yes No

Yes No

Yes No

Yes No

Yes No

Yes No

Yes No

Chapter 7

Chapter 11

Chapter 12

Chapter 13

Chapter 7

Chapter 11

Chapter 12

Chapter 13

Explanations

Explanations

The Redesigned URLA & P.A.T.H.

- **7. Military Service.** Additional questions regarding military service have been added to the new URLA. To review/edit the **Military Service** Information, go to the **Full Application** → **Borrowers** screen, click the **VA Info** button.

Borrower VA Info

Military Type: Regular Military Purple Heart Recipient:

Military Service:

Service Branch: Army

Military Service From: 6/01/1998

Military Service To: 9/10/2001

Exempt From Funding Fee:

Entitlement Subsequent Used: Never Once Multiple

Last use for Manufactured Home:

Available Entitlement: Full Partial/Un-restored

Entitlement In Use:

Entitlement being used for this transaction:

Select all that apply :

Currently serving on active duty with projected expiration date of service/tour

Currently retired, discharged or separated from service

Only period of service was as a non-activated member of the Reserve or National Guard

Surviving Spouse

Ok Cancel

Lender Loan Information

L1. The Lender **Property and Loan Information** section captures additional information including **Community Property State**, **Transaction Details**, and **Energy Improvement**.

L1. Property and Loan Information

Community Property State <input type="checkbox"/> At least one borrower lives in a community property state. <input type="checkbox"/> The property is in a community property state.	Refinance Type <input type="radio"/> No Cash Out <input type="radio"/> Limited Cash Out <input type="radio"/> Cash Out	Refinance Program <input type="radio"/> Full Documentation <input type="radio"/> Interest Rate Reduction <input type="radio"/> Streamlined without Appraisal <input type="radio"/> Other _____
Transaction Detail <input type="checkbox"/> Conversion of Contract for Deed or Land Contract <input type="checkbox"/> Renovation <input type="checkbox"/> Construction-Conversion/Construction-to-Permanent <input type="radio"/> Single-Closing <input type="radio"/> Two-Closing Construction/Improvement Costs \$ _____ Lot Acquired Date ____/____/____ (mm/dd/yyyy) Original Cost of Lot \$ _____	Energy Improvement <input type="checkbox"/> Mortgage loan will finance energy-related improvements. <input type="checkbox"/> Property is currently subject to a lien that could take priority over the first mortgage lien, such as a clean energy lien paid for through property taxes (e.g., the Property Assessed Clean Energy program).	
Project Type <input type="checkbox"/> Condominium <input type="checkbox"/> Cooperative <input type="checkbox"/> Planned Unit Development (PUD) <input type="checkbox"/> Property is not located in a project		

Subject Property Address

Property Located: Yes No

* Address:

Unit Type, Unit #:

Address Line 2:

* Zip, City & State:

Country:

* County Name:

FIPS Code:

* Occupancy:

* Subj. Property Type:

Semi-Detached: Yes No

Mixed Use:

Property is currently subject to a Clean Energy Lien:

Proposed Monthly Expenses

* Hazard Insurance:	<input type="text" value="\$75.00"/>
* Property Taxes:	<input type="text" value="\$165.00"/>
Flood Insurance:	<input type="text" value="\$25.00"/>
Homeowner Assn Dues:	<input type="text" value="\$0.00"/>
Other Expenses:	<input type="text" value="\$0.00"/>

Title Information

Name(s) Title Will Be Held In:

Vesting Samples:

Title Vesting To Be Held As:

Refinance Information

Title Currently Held in What Name(s):

Lender Loan Information

L2. The Lender **Title Information** section now has indicators for **Trust Information** and for **Indian Country Land Tenure**.

L2. Title Information	
Title to the Property Will be Held in What Name(s):	For Refinance: Title to the Property is Currently Held in What Name(s):
Estate Will be Held in <input type="radio"/> Fee Simple <input type="radio"/> Leasehold Expiration Date ____ / ____ / ____ (mm/dd/yyyy)	Trust Information <input type="radio"/> Title Will be Held by an <i>Inter Vivos (Living)</i> Trust <input type="radio"/> Title Will be Held by a Land Trust
Manner in Which Title Will be Held <input type="radio"/> Sole Ownership <input type="radio"/> Joint Tenancy with Right of Survivorship <input type="radio"/> Life Estate <input type="radio"/> Tenancy by the Entirety <input type="radio"/> Tenancy in Common <input type="radio"/> Other	Indian Country Land Tenure <input type="radio"/> Fee Simple On a Reservation <input type="radio"/> Individual Trust Land (Allotted/Restricted) <input type="radio"/> Tribal Trust Land On a Reservation <input type="radio"/> Tribal Trust Land Off Reservation <input type="radio"/> Alaska Native Corporation Land

Trust Info	
Inter Vivos:	<input type="radio"/> Yes <input checked="" type="radio"/> No
Land Trust:	<input type="radio"/> Yes <input checked="" type="radio"/> No
Revocable:	<input type="radio"/> Yes <input checked="" type="radio"/> No
Indian Country Land Tenure:	<input type="text" value=""/> <input type="text" value="Fee Simple On a Reservation"/> <input type="text" value="Individual Trust Land (Allotted/Restricted)"/> <input type="text" value="Tribal Trust Land On a Reservation"/> <input type="text" value="Tribal Trust Land Off Reservation"/> <input type="text" value="Alaska Native Corporation Land"/>
Project Information	
Project Type:	
Condo Design Type:	
Number of Units:	<input type="text" value=""/> Non-Warrantable: <input type="radio"/> Yes <input type="radio"/> No
Number of Units Sold:	<input type="text" value=""/>
Number of Shares:	<input type="text" value=""/>
Project Management Info	