

P.A.T.H. and the URLA

This document explains updates to the Uniform Residential Loan Application (URLA) and the corresponding changes in P.A.T.H..

	2009 URLA	New URLA
Number of Pages	5 Pages	9 Pages
Number of Sections	10	13
Military Service Information	No	Yes
Employment-Related Income	Aggregated	Disaggregated
Self-Employment Income Ownership Percent	No	Yes
Mortgage Liabilities with Real Estate Owned	Separated	Combined
Present Housing Expenses	Aggregated	Disaggregated

[Click here](#) for questions and support.

Section 1: Borrower Information

This section asks about the borrower's personal information and their income from employment and other sources, such as retirement, that they want considered to qualify for the loan.

1a. Personal Information

Alternate Names

The Personal Information section captures **Alternate Names** under which the Borrower previously received credit.

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) _____

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

Social Security Number (or Individual Taxpayer Identification Number) _____

Date of Birth (mm/dd/yyyy) ____/____/____

Citizenship

U.S. Citizen

Permanent Resident Alien

Non-Permanent Resident Alien

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: _____

List Name(s) of Other Borrower(s) Applying for this Loan (First, Middle, Last, Suffix) – Use a separator between names

To review/edit **Alternate Names**:

- Go to the **Full Application**→**Borrowers** screen.
- Click the **Alternate IDs** button.

Email Address: ken.c@fanniema.com

* Present Address: 123 Main Street, LOT - Lot 42, Burbank, United States

* Occupancy: Rental, Time at Address: 3 years 7 months

First Time Home Buyer External Id: _____

Alternate IDs | VA Info | Add Additional Residency...

Add a Borrower Alternate Identity/Name

* First Name: Kenny Middle Name: _____

* Last Name: Customer Name Suffix: _____

OK & Close | OK & Add | Cancel

Alternate Identity/Name

ALSO KNOWN AS	DELETE
Kenneth Customer III	

Citizenship

Citizenship is now in the Personal Information section.

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.

Ta. 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

To review/edit **Citizenship** in P.A.T.H.:

- Go to the **Full Application** → **Borrowers** screen.

The screenshot shows the 'Borrower Roles' section of the P.A.T.H. system. It displays two borrower profiles side-by-side: John Homeowner and Mary Homeowner. Each profile has a role dropdown (Primary Borrower for John, Co-Borrower for Mary) and a series of input fields for personal information. The 'Citizenship' dropdown menu for John is highlighted with a red box and is currently set to 'US Citizen'. Other fields include Name (First, Middle, Last, Suffix), Tax ID Number, Date of Birth, Yrs Of School, Marital Status (Unmarried), Dependents, and Contact Info (Home, Mobile, Work Phone).

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.

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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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: _____

To review/edit the **Unmarried Addendum**:

- Go to the **Full Application**→**Borrowers** screen.
- Click the **Unmarried Addendum** button.

Contact Info

Contact Information for the Borrower now includes fields for cell phone, direct work phone, and email.

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 <i>(not listed by another Borrower)</i> 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 _____		

Contact Information is on the **Full Application** → **Borrowers** screen.

Unmarried <input type="button" value="Unmarried Addendum"/> * Citizenship: US Citizen Dependents: 3 Dependent Ages(eg: 4,6,12): 1,3,6 Lender Employee: <input type="checkbox"/>	Unmarried <input type="button" value="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

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.

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

If at Current Address for LESS than 2 years, list Former Address Does not apply
 Street _____ State _____ ZIP _____ Unit # _____
 City _____ Country _____
 How Long at Former Address? ___ Years ___ Months Housing No primary housing expense Own Rent \$ _____ /month)

Mailing Address – if different from Current Address Does not apply
 Street _____ State _____ ZIP _____ Unit # _____
 City _____ Country _____

Review/edit Current Address information on the **Full Application** → **Borrowers** screen.

b@m.com | test12@bluesage.com

* Present Address:
 Renee Way | 175 13th Street
 Unit Type | Unit #
 Address Line 2
 20013 | Washington | 20013 | Washington
 DC | United States | DC | United States
 * Occupancy: Time at Address:
 Own | 4 years | 6 months | Rent | 4 years | 6 months
 First Time Home Buyer | External Id: | First Time Home Buyer | External Id:

VA Info | Add Additional Residency... | Alternate IDs | VA Info | Add Additional Residency... | Alternate IDs

Notes:

- **Current Address Rent** amount is entered on the **Full Application** → **Housing Expenses** screen.
- For Borrower's living rent free, select **Living Rent Free** for Occupancy dropdown.

Former and/or Mailing Address

To enter a Former and/or Mailing Address:

- Go to the **Full Application**→**Borrower** screen.
- Click the **Add Additional Residency** button.
- Select **Former Address** or **Mailing Address** and enter the required information.

The screenshot shows a software interface for adding a residency. In the background, there is a form with fields for 'Unit Type', 'Address Line 2', 'Address Line 1', 'DC', 'United States', 'Occupancy' (Rent), 'Time in Residency' (5 years, 6 months), and 'First Time Home Buyer'. A red arrow points to the 'Add Additional Residency...' button. The 'Create Address' modal is open, showing the following fields:

- * Type of Address: Former Address
- * Address Line One: Former Address
- Unit Type, Unit #: Mailing Address, 13
- Address Line Two:
- * Zip, City & State: 19007 Bristol PA
- Country: United States
- * Property Occupancy: Rent, * Rent: \$1,200.00
- Time in Residency: 5 years, 0 months

Buttons for 'CANCEL' and 'OK' are visible at the bottom right of the modal.

1b. Current Employment/Self-Employment and Income

Employment and Income sections have been combined into one section and capture information regarding transactional relationships and business ownership.

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%. <input type="radio"/> I have an ownership share of 25% or more.	Monthly Income (or Loss) \$ _____

Current Employment and Income information is also combined in P.A.T.H. on the **Full Application** → **Employment/Income** screen.

New Fields:

- **Unit #** and **Country** of Employer or Business.
- Indicator for **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 P.A.T.H. application interface for two borrowers. The 'Ken Customer - Primary Borrower' section includes the following fields:

- Currently Employed: No Yes
- * Employer or Business Name: Sweetwater Sound
- Address Line One: 01 US Highway 0
- Unit Type, Unit #: [Red Box]
- Address Line Two: Address Two
- * Zip & City: 97209 Portland
- * State: OR Country: United States [Red Box]
- Telephone Number: (503) 432-8176 Extension: [Red Box]
- Employed by family member or party to transaction: No Yes
- Self-Employed or Business Owner: No Yes Business Entity: [Red Box] EIN #: [Red Box]
- Ownership share at least 25%: No Yes

The 'Penny Public - Co-Borrower' section includes:

- Currently Employed: No Yes
- Employer or Business Name: Portland Coffee Shop
- Address Line One: 4802 Juniper Street
- Address Line Two: Address Two
- Zip & City: 97209 Portland
- State: OR Country: [Red Box]
- Telephone Number: (503) 442-3433 Extension: [Red Box]
- Employed by family member or party to transaction: No Yes
- Self-Employed or Business Owner: No Yes
- Ownership share at least 25%: No Yes

Gross Monthly Income

Gross Monthly Income is now to the right of all income sources on the new URLA.

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 _____		
Start Date ____ / ____ / ____ (mm/dd/yyyy)		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.
How long in this line of work? ____ Years ____ Months		
<input type="checkbox"/> Check if you are the Business Owner or Self-Employed		Monthly Income (or Loss) \$ _____
<input type="radio"/> I have an ownership share of less than 25%. <input type="radio"/> I have an ownership share of 25% or more.		

Gross Monthly Income for Current Employment is captured below the Employer information.

Note: Monthly Income (or Loss) as Business Owner or Self-Employed is populated in P.A.T.H. with the Total Monthly Income field.

Military Entitlements & Other

The Employment/Self-Employment and Income sections now have separate fields for Military Entitlements and for Other income from each Employer or Business.

1b. Current Employment/Self-Employment and Income Does not apply

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

To enter **Military Entitlements** as part of the Borrower's income:

- Go to the **Full Application** → **Employment/Income** screen.
- Click the **Military Entitlements** button.
- Click the **Add Military Income** button.
- Enter the **Income Type**, **Amount**, and **Non-Taxable** indicator.
- Repeat for each type of **Military Income**.

The screenshot shows the 'Military Income' dialog box. It contains a table with the following data:

INCOME TYPE	AMOUNT	NON-TAXABLE	DELETE
Military Base Pay	\$3,000.00	<input type="checkbox"/>	<input type="button" value="X"/>
Military Variable Housing Allowance	\$450.00	<input type="checkbox"/>	<input type="button" value="X"/>

At the bottom of the dialog, a red box highlights the text: **Total Income: \$3,450.00**. There are 'Save' and 'Cancel' buttons at the bottom right.

Note: Review/edit **Income from Other Sources** (Section 1e) on the **Full Application** → **Income** screen.

1c & 1d. Additional & Previous Employment/Self-Employment and Income

The Additional and/or Previous Employment/Self-Employment, and Income sections have been updated with the new address fields.

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 (____) _____ - _____

Street _____ Unit # _____

City _____ State _____ ZIP _____ Country _____

Position or Title _____

Start Date ____/____/____ (mm/dd/yyyy)

End Date ____/____/____

How long in this line of work? ____ Years ____ Months

Check if you are the Business Owner or Self-Employed

I have an ownership share of less than 25%. **Monthly Income (or Loss)** \$ _____

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

I am employed by a family member, property seller, real estate agent, or other party to the transaction.

Former and Secondary employment are listed as **Additional Employment** at the bottom of the Employment/Income screen.

- Click the **Add Additional Employment** button when applicable.
- Click the Borrower [hyperlink](#) to edit an existing entry.

Total Monthly Income:

W-2 Wage Deduction:

Total Adjusted Monthly Income:

Seasonal: No Yes

Paid in Foreign Currency: No Yes

Contract Basis:

Additional Employment

BORROWER	TYPE	EMPLOYER	TELEPHONE NUMBER	FROM	TO	SELF EMPLOYED	DELETE
John Homeowner	SECONDARY	JH Consulting APT 2 Washington, DC 20013	(888) 234-8992	07/12/2010		Yes	<input type="button" value="Delete"/>
Mary Homeowner	SECONDARY	Military Reserves	(800) 223-8445	06/12/2013		No	<input type="button" value="Delete"/>
Mary Homeowner	FORMER	Blue Sage 1200 Parsippany Rd BLDG 121 Parsippany, NJ 07054	(212) 100-1200	05/05/2014		No	<input type="button" value="Delete"/>

1e. Income from Other Sources

Income from Other Sources now has a more comprehensive list of Income Sources from which to choose.

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	
<input type="text"/>	\$	
<input type="text"/>	\$	
<input type="text"/>	\$	
Provide TOTAL Amount Here	\$	0.00

To review/edit **Income from Other Sources**:

- Go to the **Full Application** → **Income** screen.
- Click the **Add Other Income Sources** button for the corresponding Borrower.

The screenshot displays the 'Income' screen for two borrowers: Ken Customer and Penny Public. The interface is divided into three columns: Ken Customer, Penny Public, and Total. Each column has a 'Borrower Role' (Primary Borrower for Ken, Co-Borrower for Penny) and a list of income sources with corresponding amounts. A red arrow points from the 'Add Other Income Sources' button for Penny Public to an 'Add Income' modal window. The modal is open, showing 'Child Support' as the selected income type, with fields for 'Income Amount' and 'Non Taxable' (checked). The modal also has 'MONTHLY' and 'ANNUALLY' radio buttons, and 'CANCEL', 'SAVE & ADD', and 'SAVE' buttons.

	Ken Customer	Penny Public	Total
Borrower Role:	Primary Borrower	Co-Borrower	
Base Employment:	\$11,000.00	\$2,600.00	\$13,600.00
Overtime:	\$0.00	\$0.00	\$0.00
Bonus:	\$0.00	\$0.00	\$0.00
Commission:	\$0.00	\$0.00	\$0.00
Military Entitlements:	\$0.00	\$0.00	\$0.00
Other:	\$200.00	\$0.00	\$200.00
Total Employment Income:	\$11,200.00	\$2,600.00	\$13,800.00
W-2 Wage Deduction:	\$0.00	\$0.00	\$0.00
Total Adjusted Income:	\$11,200.00	\$2,600.00	\$13,800.00
Total Income Other Sources:	\$500.00	\$1,500.00	\$2,000.00
Total Income:	\$11,700.00	\$4,100.00	\$15,800.00

INCOME TYPE	DESCRIPTION/ADDITIONAL INFO	AMOUNT	NON-TAXABLE	MONTHLY	ANNUALLY	DELETE
Ken Customer						
Housing Allowance		\$500.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="button" value="Delete"/>
Penny Public						
		\$1,500.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="button" value="Delete"/>

Section 2: Financial Information – Assets and Liabilities

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

Assets are broken into 2 categories – Depository Assets and Other Assets. Depository assets (checking, savings, etc) are listed in section 2a.

2a. Assets – Bank Accounts, Retirement, and Other Accounts You Have			
Include all accounts below. Under Account Type, choose from the types listed here:			
- Checking	- Certificate of Deposit	- Stock Options	- Bridge Loan Proceeds
- Savings	- Mutual Fund	- Bonds	- Individual Development Account
- Money Market	- Stocks	- Retirement (e.g., 401k, IRA)	- 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 **Financial Account** type selections have been updated to match the new application.

To add a **Financial Account** Asset:

- Go to the **Full Application** → **Assets** screen.
- Click the **Add Asset** button.

Note: Gifts and Grants are entered as Assets in P.A.T.H. but are in Section 4d on the new URLA.

2b. Other Assets and Credits You Have

Other Assets

The Other Assets and Credits section is for Borrower assets that are not account related.

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			Credits		
- Proceeds from Real Estate Property to be sold on or before closing	- Proceeds from Sale of Non-Real Estate Asset	- Secured Borrowed Funds	- Earnest Money	- Relocation Funds	- Sweat Equity
			- Employer Assistance	- Rent Credit	- Trade Equity
			- Lot Equity		

Asset or Credit Type – use list above

Asset or Credit Type	Cash or Market Value
	\$
	\$
	\$
	\$
Provide TOTAL Amount Here	\$ 0.00

Note: Credits are added on the new Qualifying the Borrower screen (see next section).

P.A.T.H. has been updated with the new Other Asset types.

To add an **Other Asset**:

- Go to the **Full Application** → **Assets** screen.
- Click the **Add Asset** button.
- Select the **Other Asset** radial button.

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: \$205,000.00
 Total Assets: \$337,000.00

Add Asset

Edit Asset

Asset Type: Financial Account **Other Asset**

* Category: Net Equity
 * Description: Proceeds from the sale of Prop
 Asset Value: \$50,000.00
 Liquid Asset: Yes No
 Current Market Value: \$50,000.00
 Detailed Description:

Applies To: Ken Customer

DELETE CANCEL SAVE & ADD SAVE

ASSET DESCRIPTION	INSTITUTION	AMOUNT
Ken Customer		
Certificate of Deposit	Bank of Noosh	
Checking Accounts	Bank of Noosh	
Mutual Funds	UBS	\$120,000.00
Trust Funds	Fidelity Investments	\$50,000.00
Gift	Molly Customer	\$5,000.00

- **Asset Value** - Value required for AUS findings.
- **Liquid Asset** – Selection is not required, does not pass to AUS, nor does it affect the AUS findings.
- **Current Market Value** - Value is required as it is the figure that is printed on the 1003.

Note: Enter Proceeds from Sale of Property as Net Equity.

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

In P.A.T.H., **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.

Note: Enter cash deposit on sales contract as Earnest Money.

Seller Credits

Seller Credits are added on the **Qualifying the Borrower** screen (previously known as the Details of Transaction).

To review/edit a **Seller Credit**:

- Go to the **Full Application**→**Qualifying the Borrower** screen.
- Click the **Seller Credits** button.

The screenshot displays the 'Qualifying the Borrower - Minimum Required Funds or Cash Back' screen. A modal window is open, allowing the user to add a 'Lump Sum Seller Credit' for \$1,000.00. The modal includes a 'Save' button and a 'Cancel' button. A red arrow points to the 'Save' button. The background screen shows various financial fields and a table of seller credits.

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

TOTAL CREDITS

L. Seller Credits:	\$1,000.00
M. Other Credits:	\$14,400.00
N. TOTAL CREDITS (Total of L and M):	\$15,400.00

CALCULATION

TOTAL DUE FROM BORROWER(s) (Line H):	\$342,905.83
LESS TOTAL MORTGAGE LOANS (Line K) AND TOTAL CREDITS (Line N):	\$330,400.00
CASH FROM TO THE BORROWER (Line H minus Line K and Line N):	\$12,505.83

Note: Seller credits may also be reviewed/edited from the **Processing**→**Fees & Closing Costs** screen.

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

The Liabilities section lists all liabilities (except real estate) including liabilities with deferred payments.

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="checkbox"/>	\$
▼			\$	<input type="checkbox"/>	\$
▼			\$	<input type="checkbox"/>	\$
▼			\$	<input type="checkbox"/>	\$
▼			\$	<input type="checkbox"/>	\$

To review/edit a **Liability**:

- Go to the **Full Application** → **Liabilities** screen.
- Click the Creditor [hyperlink](#).

2d. Other Liabilities and Expenses

This section is for other liabilities and expenses (Alimony, Child Support, etc.) that are not connected with a financial institution or company.

2d. Other Liabilities and Expenses Does not apply

Include all other liabilities and expenses below. Choose from the types listed here:

- Alimony - Child Support - Separate Maintenance - Job Related Expenses - Other	Monthly Payment
▼	\$
▼	\$
▼	\$

Other Liabilities and Expenses are listed in P.A.T.H. on the Liabilities screen.

To enter **Other Liabilities and Expenses**:

- Go to the **Full Application** → **Liabilities** screen.
- Click the **Add Liability** button.
- Select the **Other Monthly Debts** radial button.

The screenshot shows the 'Add Liability' dialog box with the 'Other Monthly Debts' radio 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 'List of Liabilities' table below.

DEBT TYPE	CREDITOR	PAYMENT	BALANCE	ACCT	HANDLING
Ken Customer					
	HILLSIDE BANK	\$425.00	\$14,748.00	201443CS1100	Include in Debt Calculations
Revolving Charge Account	HEMLOCK	\$44.00	\$437.00	90E543184026	Include in Debt Calculations
		\$489.00	\$15,185.00		

Section 3: Financial Information – Real Estate

The Real Estate section was modified to help correlate debt to the property owned by the Borrower. Real Estate credit liabilities now display with their associated properties.

3a. Property You Own

Unit # and **Country** fields have been added to the Property You Own section.

3a. Property You Own If you are refinancing, list the property you are refinancing FIRST.

Address Street _____		State _____		ZIP _____		Unit # _____	
City _____		Country _____					
Property Value	Status: Sold, Pending Sale, or Retained	Intended Occupancy: Investment, Primary Residence, Second Home, Other	Monthly Insurance, Taxes, Association Dues, etc. if not included in Monthly Mortgage Payment	For 2-4 Unit Primary or Investment Property			
				Monthly Rental Income	For LENDER to calculate: Net Monthly Rental Income		
\$ _____	_____	_____	\$ _____	\$ _____	\$ _____		

Mortgage Loans on this Property Does not apply

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

To review/edit properties owned:

- Go to the **Full Application** → **REO Information** screen.
- Click the address [hyperlink](#).

To add a property:

- Go to the **Full Application** → **REO Information** screen.
- Click + Add Property.

Property Info

Subject Property Same as Present Address

Address Line One: Reverse View

Unit #

Address Line Two:

City, State, ZIP: 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:

Mortgage Insurance:	<input type="text"/> 30.00	<input checked="" type="checkbox"/> Included in Assoc. Liability Payments
Hazard Insurance:	<input type="text"/> 5220.00	<input checked="" type="checkbox"/>
Real Estate Taxes:	<input type="text"/> 3657.00	<input checked="" type="checkbox"/>
Homeowner Assn Dues:	<input type="text"/>	<input type="checkbox"/>
Flood Insurance:	<input type="text"/>	<input type="checkbox"/>
Other Expenses:	<input type="text"/>	<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 Satisf...	
HELOC	Second St Ua	\$225.00	STATED	\$22,000.00		Include in D...	

Note: Additional properties are listed in sections 3b & 3c of the new URLA and are added to P.A.T.H. with the Add Property button.

Section 4: Loan and Property Information

4a. Loan and Property Information

The new URLA has indicators for FHA Secondary Residence, Mixed-Use Property, and Manufactured Home.

To review/edit the purpose and property information:

- Go to the **Full Application** → **Purpose & Property** screen.

New Fields:

- Unit Type and Unit #
- Manufactured Home
- Mixed Use

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.

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	\$	\$	\$

To add a new Concurrent mortgage loan on the subject property:

- Go to the **Full Application** → **Liabilities** screen.
- Click the **Add Liability** button.

4c. Rental Income on the Property You Want to Purchase

This section identifies the amount of expected rental income from the subject property.

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	\$

To view/edit the **Subject Property Cash Flow**:

- Go to the **Full Application** → **REO Information** screen.
- Click the [Rental](#) hyperlink under Property Status.

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.

4d. Gifts or Grants You Have Been Given or Will Receive for this Loan <input type="checkbox"/> 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="text"/>	<input type="radio"/> Deposited <input type="radio"/> Not Deposited	<input type="text"/>	\$
<input type="text"/>	<input type="radio"/> Deposited <input type="radio"/> Not Deposited	<input type="text"/>	\$

Gifts or **Grants** are added as Assets in P.A.T.H.:

- Go to the **Full Application** → **Asset** screen.
- Click the **Add Asset** button.
- Select **Account Type** from the dropdown.
- **Asset Status**
 - **Deposited** – Indicates that the gift amount is accounted for in a depository account.
 - **Not Deposited** – Adds the amount of the gift to the Available Assets.
- **Source of Asset** – AUS findings will be based on the dropdown selection. An error or ineligible findings will be received if field is blank.

The screenshot shows the 'Add Asset' screen in P.A.T.H. The left sidebar shows a list of assets for 'Ken Customer' with a total of \$382,000.00. The main form is for adding a new asset. The 'Add Asset' form is highlighted with a red box and includes the following fields:

- Asset Type: Financial Account Other Asset
- Account Type: Gift
- Name of Donor: Momma Customer
- Address: [Blank]
- Zip, City & State: [Blank]
- Donor Phone: (717) 555-1212
- Relationship of Recipient to Donor of Gift Funds: Mother
- Source of Funds Name: [Blank]
- Account in name of: Ken Customer
- Account Number: 123456789
- Balance/Current Value: \$3,000.00
- Detailed Description: [Blank]
- Quantity or Shares: [Blank]
- Asset Status: Deposited
- Source of Asset: Parent

Buttons at the bottom include CANCEL, SAVE & ADD, and SAVE.

New Fields for **Gifts**:

- Donor Phone
- Relationship of Recipient to Donor of Gift Funds
- Source of Funds Name
- Account in the Name of
- Account Number
- Quantity or Shares

Section 5: Declarations

Please pay close attention to the Declarations which are now in two sections – **About this Property and Your Money for this Loan** and **About Your Finances**. In addition, the Borrower now has the ability to provide additional explanations.

The Declarations in P.A.T.H. have been updated to reflect these changes.

Section 7: Military Service

Additional questions regarding **Military Service** have been added to the new URLA.

Section 7: Military Service. This section asks questions about your (or your deceased spouse's) military service.

Military Service of Borrower

Military Service - Did you (or your deceased spouse) ever serve, or are you currently serving, in the United States Armed Forces? NO YES

IF YES, check all that apply:

- Currently serving on active duty with projected expiration date of service/tour ___ / ___ / ___ (mm/dd/yyyy)
- 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

To review/edit the **Military Service** information:

- Go to the **Full Application** → **Borrowers** screen.
- Click the **VA Info** button.

Lender Loan Number: 2402004151 Lock Expiration: Loan Status: Reg Borrower Name: Cus Subject Property: 123 Burbk

ken.c@fanniema.com

* Present Address:
123 Main Street
Unit Type: Unit #:
Address Line 2:
91502 Burbank
CA United States

* Occupancy: Time at Address:
Rent 3 years 7 months
First Time Home Buyer External Id.:

VA Info Add Additional Residency...
Alternate IDs

Additional Residency

Borrower VA Info

Military Type: Purple Heart Recipient:

Military Service: Service Branch: Military Service From: Military Service To:

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. Property and Loan Information

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

L1. Property and Loan Information

<p>Community Property State</p> <p><input type="checkbox"/> At least one borrower lives in a community property state.</p> <p><input type="checkbox"/> The property is in a community property state.</p> <hr/> <p>Transaction Detail</p> <p><input type="checkbox"/> Conversion of Contract for Deed or Land Contract</p> <p><input type="checkbox"/> Renovation</p> <p><input type="checkbox"/> Construction-Conversion/Construction-to-Permanent</p> <p style="margin-left: 20px;"><input type="radio"/> Single-Closing <input type="radio"/> Two-Closing</p> <p>Construction/Improvement Costs \$ _____</p> <p>Lot Acquired Date ____/____/____ (mm/dd/yyyy)</p> <p>Original Cost of Lot \$ _____</p>	<p>Refinance Type</p> <p><input type="radio"/> No Cash Out</p> <p><input type="radio"/> Limited Cash Out</p> <p><input type="radio"/> Cash Out</p> <p>Refinance Program</p> <p><input type="radio"/> Full Documentation</p> <p><input type="radio"/> Interest Rate Reduction</p> <p><input type="radio"/> Streamlined without Appraisal</p> <p><input type="radio"/> Other _____</p> <hr/> <p>Energy Improvement</p> <p><input type="checkbox"/> Mortgage loan will finance energy-related improvements.</p> <p><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).</p>
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Project Type Condominium Cooperative Planned Unit Development (PUD) Property is not located in a project

Note: Community Property State and Transaction Detail information populates from the Broker's 3.4 file.

To review/edit the Clean Energy Indicator:

- Go to **Full Application** → **Purpose and Property** screen.
- **Property is currently subject to a Clean Energy Lien** - Select when question 5aE on **Declarations** is **YES**.

<p>Subject Property Address</p> <p>Property Located: <input checked="" type="radio"/> Yes <input type="radio"/> No</p> <p>* Address: <input type="text" value="123 Main Street"/></p> <p>Unit Type, Unit #: <input type="text" value="LOT - Lot"/> <input type="text" value="42"/></p> <p>Address Line 2: <input type="text"/></p> <p>* Zip, City & State: <input type="text" value="91502"/> <input type="text" value="Burbank"/> <input type="text" value="CA"/> <input type="button" value="v"/></p> <p>Country: <input type="text" value="United States"/> <input type="button" value="v"/></p> <p>* County Name: <input type="text" value="Los Angeles"/> <input type="button" value="USPS"/></p> <p>FIPS Code: <input type="text" value="06037"/></p> <p>* Occupancy: <input type="text" value="Investment"/> <input type="button" value="v"/></p> <p>* Subj. Property Type: <input type="text" value="Manufactured Home"/> <input type="button" value="v"/></p> <p>Semi-Detached: <input type="radio"/> Yes <input checked="" type="radio"/> No</p> <p>Mixed Use: <input type="checkbox"/></p> <div style="border: 2px solid red; padding: 2px; display: inline-block;"> <p>Property is currently subject to a Clean Energy Lien: <input type="checkbox"/></p> </div>	<p>Proposed Monthly Expenses <input type="button" value="Copy Present Expenses"/></p> <p>* Hazard Insurance: <input type="text" value="\$75.00"/></p> <p>* Property Taxes: <input type="text" value="\$165.00"/></p> <p>Flood Insurance: <input type="text" value="\$25.00"/></p> <p>Homeowner Assn Dues: <input type="text" value="\$0.00"/></p> <p>Other Expenses: <input type="text" value="\$0.00"/></p> <hr/> <p>Title Information</p> <p>Name(s) Title Will Be Held In: <input type="text" value="Kenneth N Customer JR"/> <input type="button" value="Names on Title"/></p> <p>Vesting Samples: <input type="text" value="Sole (individual ownership)"/> <input type="button" value="Add"/></p> <p>Title Vesting To Be Held As: <input type="text" value="Individual"/></p> <hr/> <p>Refinance Information</p> <p>Title Currently Held in What Name(s): <input type="text"/></p>
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L2. Title Information

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

To review/edit **Trust information** and **Indian Country Land Tenure** in P.A.T.H.:

- Go to the **Full Application** → **Purpose and Property** screen.
- Scroll to the bottom of the screen.

The screenshot shows the 'Purpose and Property' screen in P.A.T.H. with two sections highlighted by red boxes:

- Trust Info:** A section containing three rows of radio button options:
 - Inter Vivos: Yes No
 - Land Trust: Yes No
 - Revocable: Yes No
- Indian Country Land Tenure:** A dropdown menu currently showing a blank field. The dropdown list is open, showing the following options:
 - Fee Simple On a Reservation
 - Individual Trust Land (Allotted/Restricted)
 - Tribal Trust Land On a Reservation
 - Tribal Trust Land Off Reservation
 - Alaska Native Corporation Land

Below these sections is the 'Project Information' section, which includes fields for Project Type, Condo Design Type, Number of Units, Number of Units Sold, and Number of Shares. A 'Project Management Info' button is located at the bottom of this section.