

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

1) Login to www.flcbmtg.com

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

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

- a) Click **Create** on the top menu bar and select **Import Loan**.

Loan Number	Borrower	Institution	Property Address	Final Date	Lock Status	Compliance Alerts
Loan Amount		Originator	City / State / Zip	Pipeline Status	Lock Expiration	Details
Closing Date		Account Executive	Loan Purpose	AU Status	Product Code	
0000620050	Customer, Ken	Test-PW1	1223 Rodman	Status: New	FVA30	Show Details
\$319,342.00		Wholesale Wholesale	Washington, DC 20008	DU: Approve/Eligible		
		A.E Test	Purchase			
1111620001	Test, Ken	Test-PW1	10655 Birch St	Final: 1/25/2021	Registered	Compliance Alerts
\$300,000.00		Wholesale Wholesale	Burbank, CA 91502	Status: U/W	CON30	Show Details
2/26/2021		A.E Test	Refinance	Submitted		
				DU: Approve/Eligible		

- b) Select the Originator Name (that is listed on the URLA/1003) and click **Submit**.

Important: Contact your Delegated Administration (DA) to activate user credentials if you do not see the Originator that is listed on the URLA/1003 in the dropdown.

New Loan Setup

In the text box below, enter a few sequential characters contained in any of the following: Institution ID, Institution Name, Originator First Name, or Originator Last Name. Then, select an item from the drop down menu, and click Submit.

Originator:

Action:

- c) Select **iLad** file format
- d) Select the product type for the file you are uploading
- e) Click **Choose File** to locate the Fannie Mae 3.4/iLAD on your computer
- f) Choose Fannie Mae (Desktop Underwriter) or Freddie Mac (Loan Product Advisor) **if applicable**
- g) Click **Import**

To edit the loan that was just submitted, click **Pipeline** on the top menu bar and select **Loan Pipeline**.

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

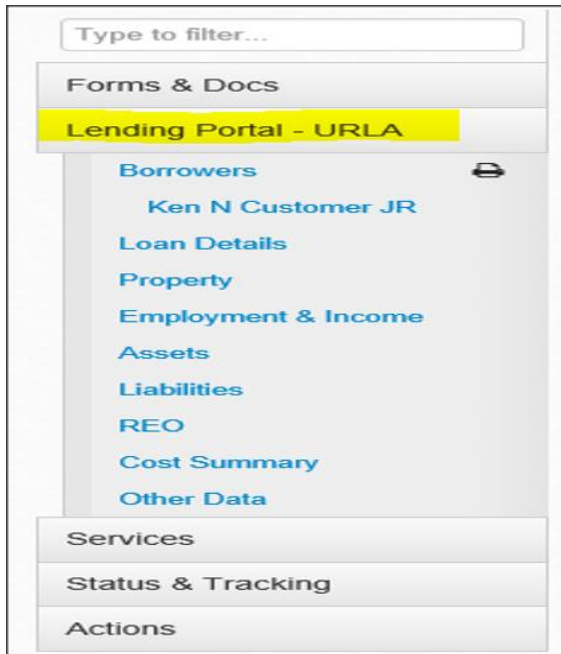
Loan Number Loan Amount Closing Date	Borrower	Institution Originator Account Executive	Property Address City / State / Zip Loan Purpose	Final Date Pipeline Status AU Status	Lock Status Lock Expiration Product Code	Compliance Alerts Details
0000620045 \$168,750.00 2/19/2021	Test, Sharath	Test-PW1 Wholesale Wholesale A.E Test	1633 Liberty Circle Shakopee, MN 55379 Purchase	Final: 1/12/2021 Status: Imported	Registered CON30	▲ Compliance Alerts Show Details
0000620046 \$1,395,000.00 3/5/2021	Test, Inna	Test-PW1 Wholesale Wholesale A.E Test	4984 Enderby St Danville, CA 94506 Refinance	Final: 1/15/2021 Status: Imported	Registered N5110	▲ Compliance Alerts Show Details

The instructions on the following pages are to guide you through each screen in the Lending Portal – URLA.

1. **Go through each screen** in the Lending Portal – URLA to ensure the data populated correctly when imported to the LOS. *Very important to perform this function before you run the AUS.*
2. **Once you gone through the screens;** to run the AUS refer to the procedures for Merging DU Credit or Merging LP Credit in the How to Submit a Loan Section of the Resource Center.
3. **Wholesale/Broker customers:** Refer to Set up & Fee Entry Process. FLCBank will key your fees and release the initial disclosures which includes state and federal disclosures to the consumer/applicant.

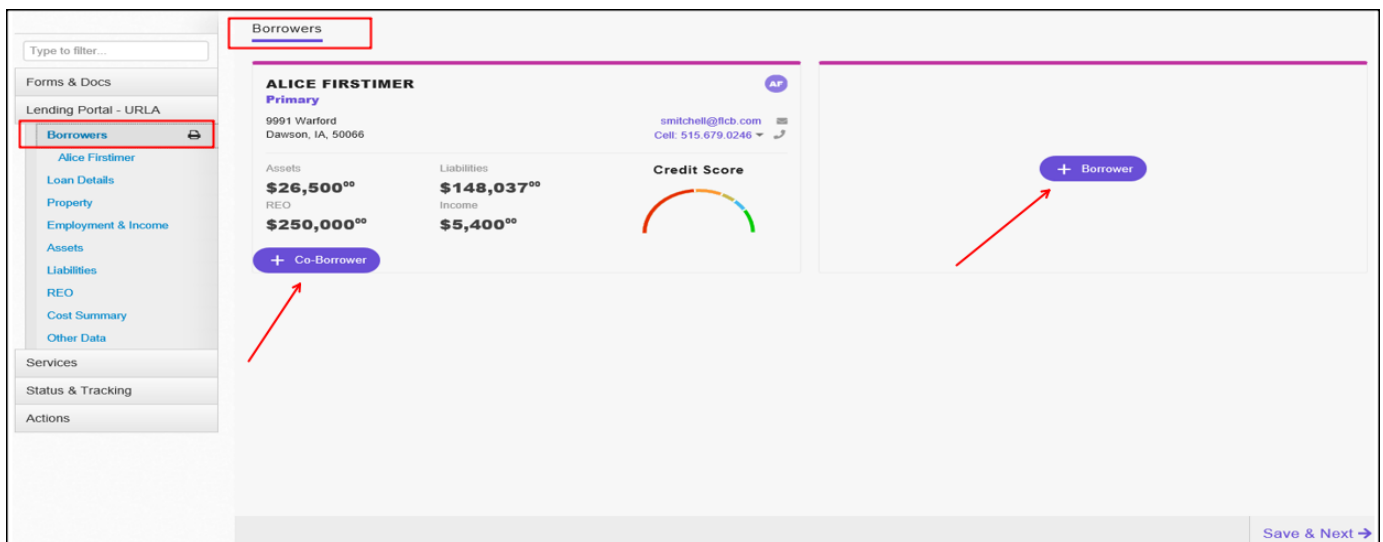
Lending Portal - URLA

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



Borrower Screen

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



Go to each Borrower and/or Co-Borrower screen to ensure the data imported correctly. Each borrower and/or Co-Borrowers will have their own screen; this is where the data can be updated.

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

Make sure you update each Borrower and Co-Borrower(s) email address. **Note:** Applicable for FLCBank to release the initial disclosures via e-sign method for applicable channels.

Ensure the Unmarried Addendum data populated over correctly; update if applicable

Ensure the Landlord Details data populated over correctly; update if applicable

Ensure the Additional Details and/or Other Addresses populated over correctly; update if applicable

Alice Firstimer

Borrower Name
 First Name* Alice
 Middle Name
 Last Name Firstimer
 Suffix

Borrower Details
 Taxpayer Identifier Number 991-91-9991
 Date Of Birth 03/07/1992
 Citizenship US Citizen
 Marital Status Unmarried CAIVRS #
 + Unmarried Addendum

Contact Info
 Email Address smitchell@flcb.com
 Home Phone Number (515) 555-5555
 Cell Phone Number (515) 679-0246
 Work Phone Number Ext.

Present Address
 Street Address 9991 Warford Unit #
 Zip Code 50066 City Dawson
 State IA Country United States
 Ownership Rent Years 9 Months 0
 Monthly Rent \$ 0
 + Landlord Details

DECLARATIONS **DEMOGRAPHICS**

Additional Details
 Dependents +Add Language +Add
 Military +Add Education/Counseling Housing Counsel... [Edit]
 Alternate Names +Add Signature Date 02/25/2019 [Edit]

Other Addresses 9.00 Years
 Mailing Address +Add
 Previous Address +Add

Cancel Save Save & Next

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

Loan Details Screen

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

Fusion MortgagebotLOS users will notice a change to how estimated and appraised values are entered. There are now two separate fields. **If both the estimated and appraised values are entered, the appraised value is used for calculations.** If a purchase transaction, the Sales Price is a new field label; if the sales price is lower than appraised value, the sales price will be utilized for calculations.

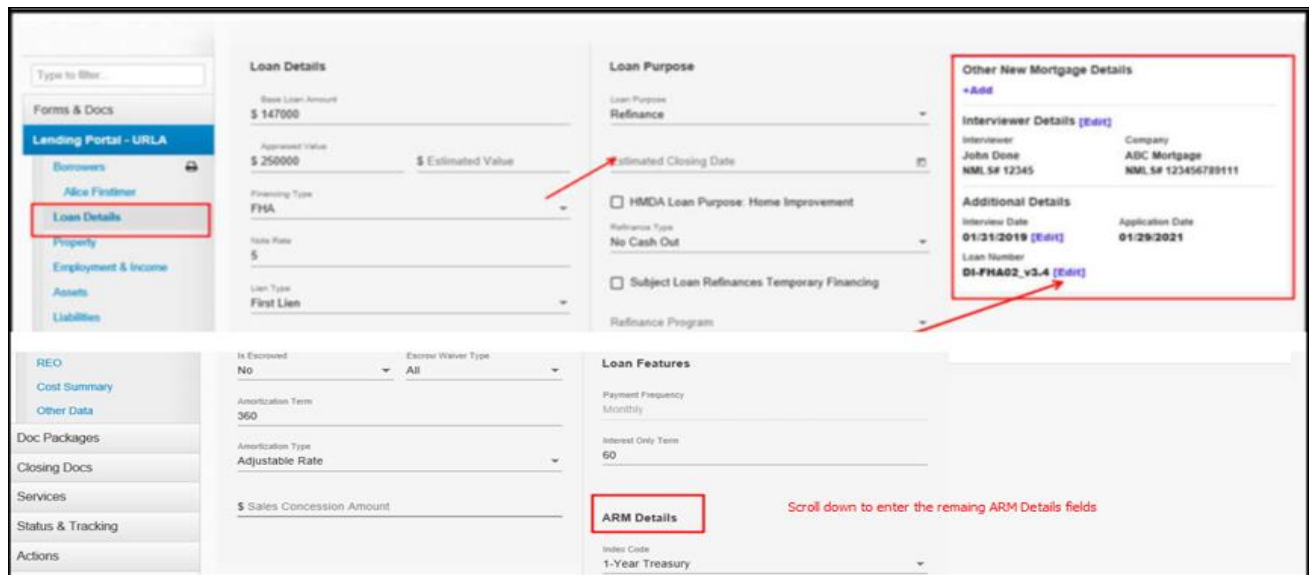
Many fields on this screen are dynamic and set up to hide/show based on your answer to another question. For example, when you change the loan purpose or the financing type, fields will hide/show on the screen.

Make sure you enter the **Estimated Closing Date** in the Loan Purpose section.

Ensure **Other New Mortgage Details, Interviewed Details and Additional** Details populated over correctly; update if applicable

Loan Number: Click the edit icon; the Loan Number Model window will launch. Add/update field by adding the FLCBank Loan #

ARM Details: The ARM Details are located in the center section and will appear if you have selected an ARM product. You will select the applicable ARM information based on the product you chose. Refer to the Resource Center - How To Submit a Loan Section, Importing and Registering Category and utilize the ARM Detail Tip Sheet.



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Property Screen

The **Property Details** tab collects details about the subject property such as address, property type, and title details. **One change users will notice is that the Manner in Which Title Will Be Held options are in a drop down.** This is to ensure acceptable data is sent to the GSEs.

Expense/Mortgages tab

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

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

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

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

Employment and Income Screen

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

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

Income Type	Alice Firstimer	
Base Pay	\$5,000 ^{mo}	\$5,000 ^{mo}
Overtime	\$250 ^{mo}	\$250 ^{mo}
Bonus	--	\$0 ^{mo}
Commission	--	\$0 ^{mo}
Contract	--	\$0 ^{mo}
Military	--	\$0 ^{mo}
Other	\$150 ^{mo}	\$150 ^{mo}
Total Income	\$5,400^{mo}	\$5,400^{mo}

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

When adding or editing primary and additional jobs, a modal appears with two tabs.

The first tile is for entering employer details and **the second** is for entering income details.

Alice's Current Income No Income

Primary Employment: **Abacab** [E:ab] Monthly Income: **\$5,250^{mo}**
Since 01/17

Additional Employment: **+ Employment Source**

Other Income: **Mortgage Differential Payments** [E:ag] Monthly Income: **\$150^{mo}**
+ Income Source

Alice's Prior Employment

Income Source: **+ Employment Source**

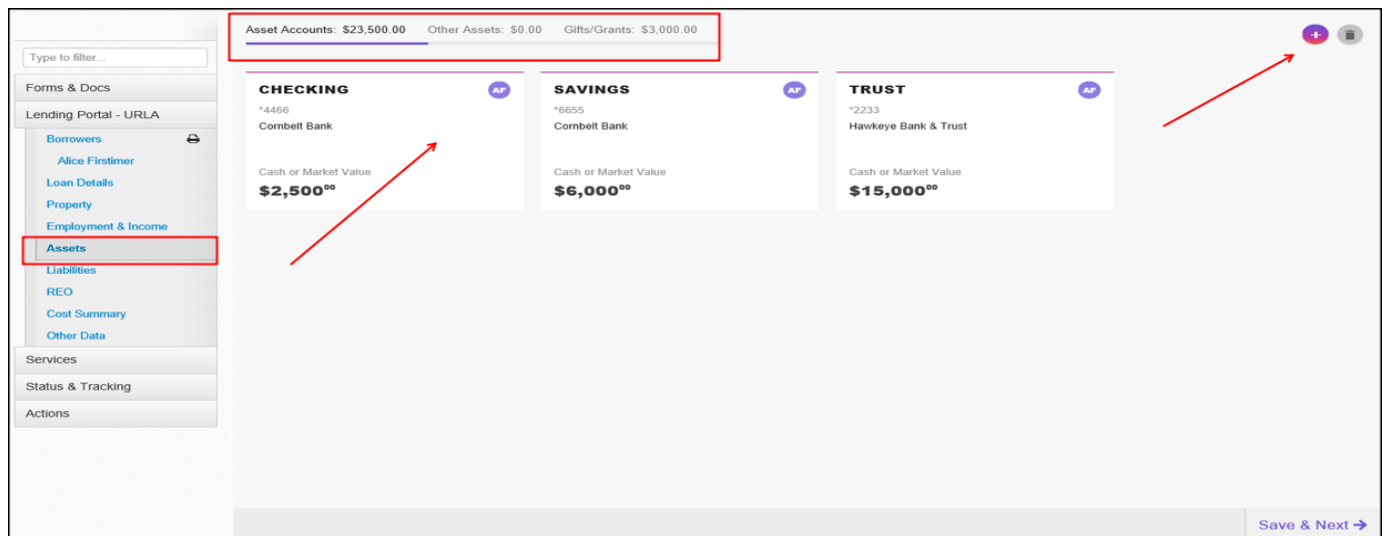
When you are ready to move on to a new section in the lending portal, please note that you **must click the Save & Next button at the bottom of the page.**

Assets Screen

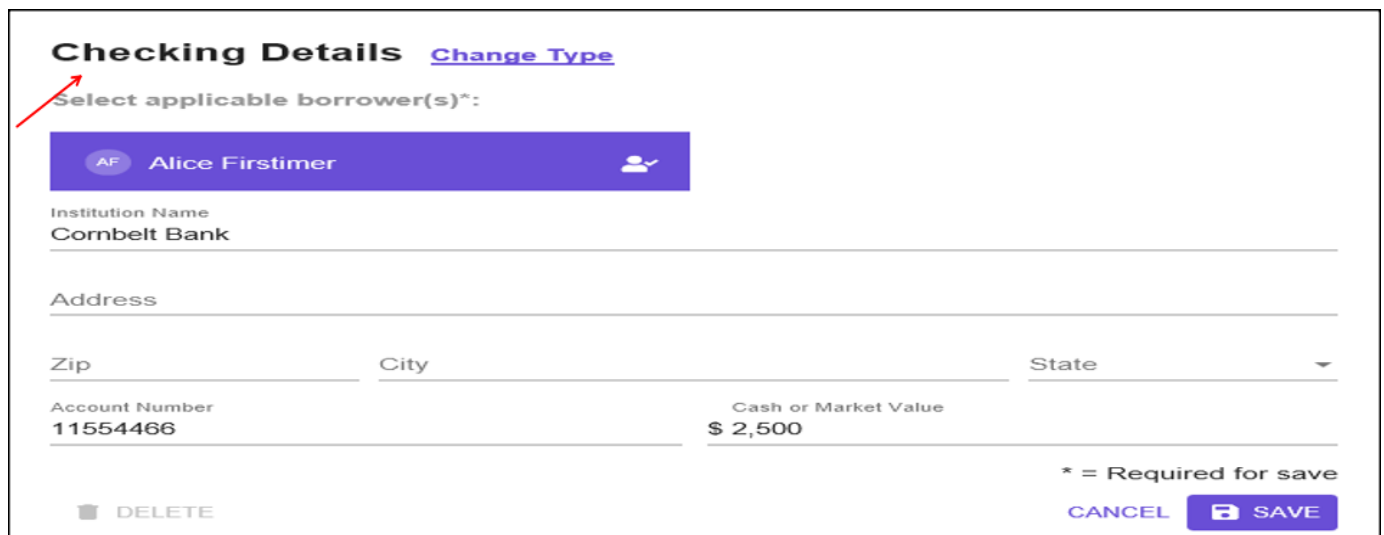
The Asset Screen has **three tabs** corresponding to three sections on the URLA: **Asset Accounts (URLA section 2a)**, **Other Assets (URLA section 2b)**, and **Gifts/Grants (URLA section 4d)**. A summary page shows tiles for each asset entered.

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

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

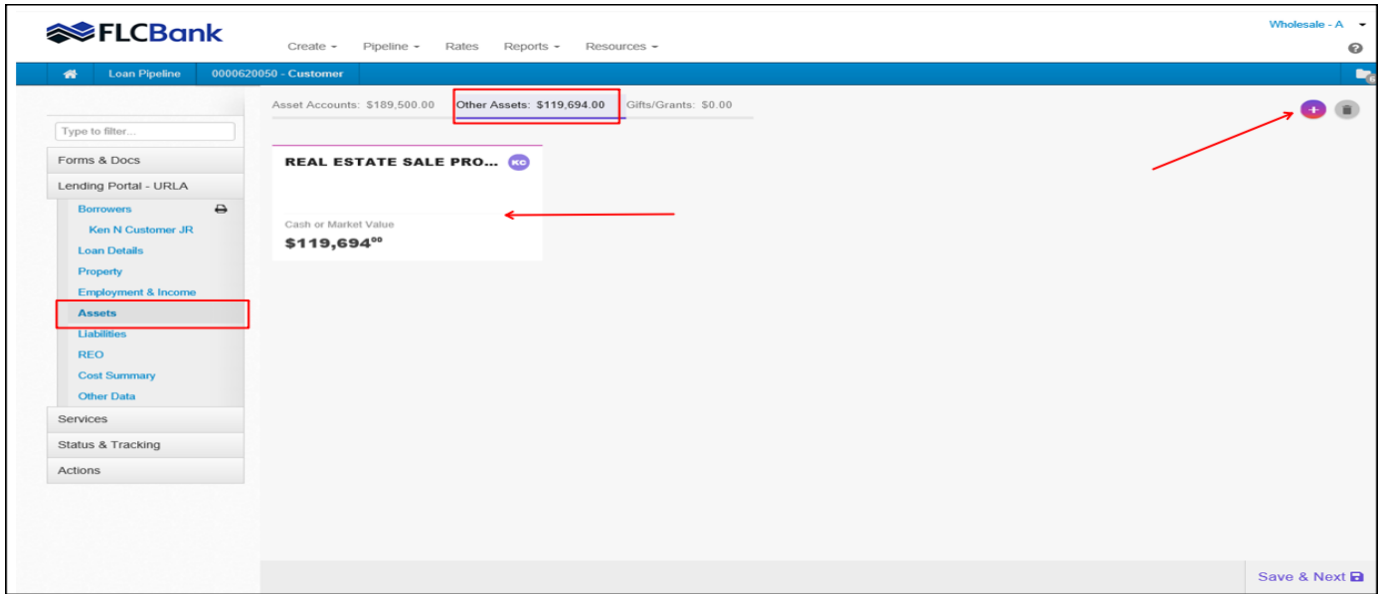


When adding or editing an asset a modal appears. You will first need to select an asset type (*example below is where checking was selected as a type*), then you can fill in the details for the asset type. **Click Save** in the modal window. Note: You can assign multiple borrowers to an asset:



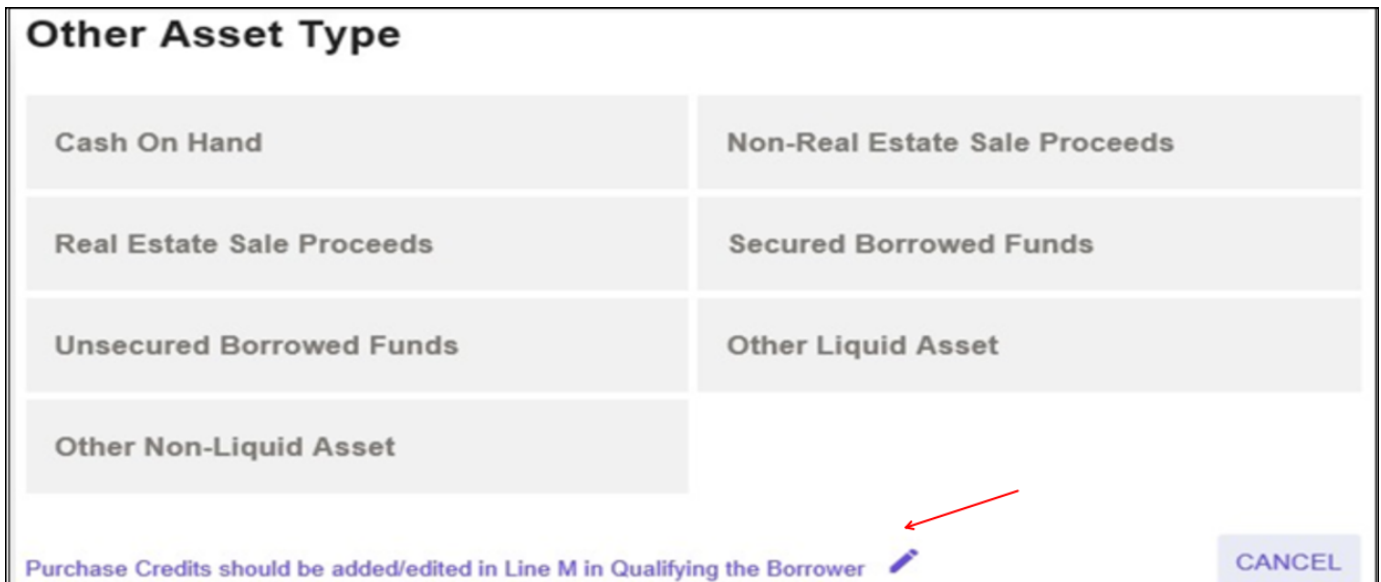
Other Assets tab, please note that credits are not collected in this section because they are an account-level item, not a borrower-level item. Note: Credits can be entered in the Cost Summary screen > Qualifying the Borrower. There is a link to the Qualifying the Borrower section when you add another asset.

To edit an Other Asset, click in the tile and the applicable model window will appear (example 2nd screen shot).



Or to enter another Other Asset, click on the + sign in the top right corner. The Other Asset Type Model will appear.

To enter an institution name start typing, if you've used it before in this section, it will appear in a dropdown where you can select it and prefill the address details.

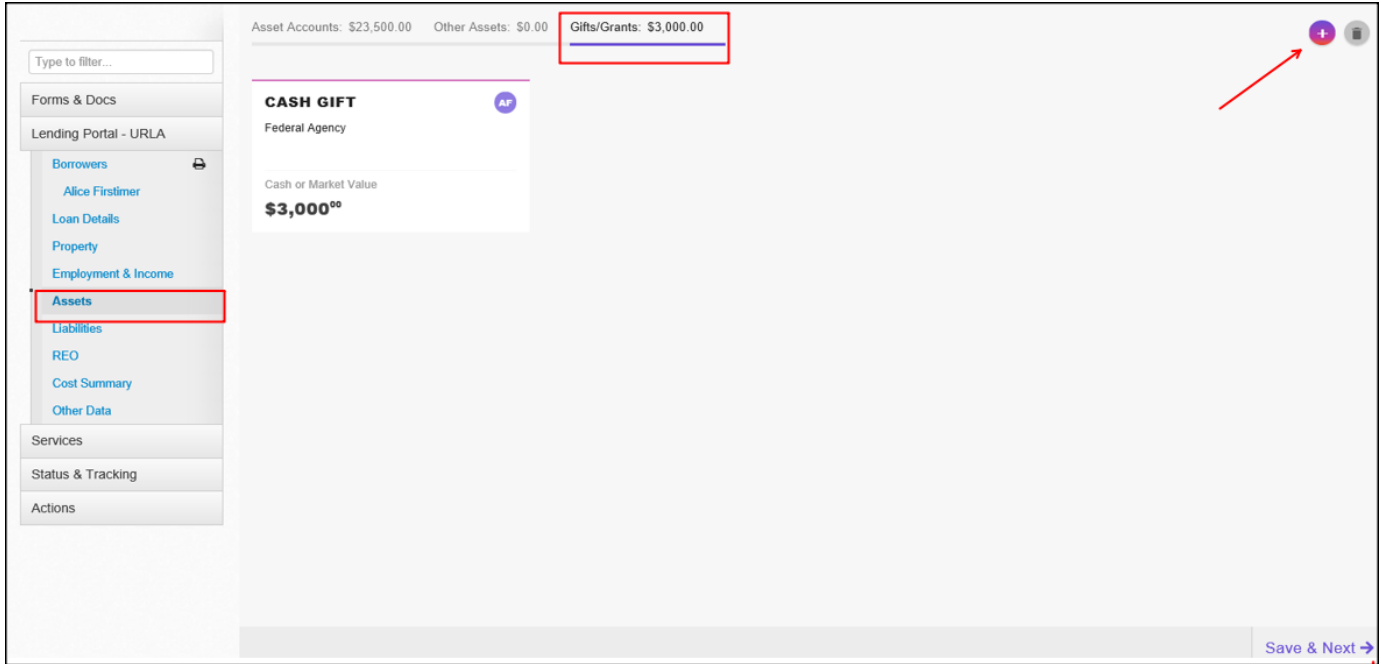


When you are ready to move on to a new section in the lending portal, please note that you **must click the Save & Next button at the bottom of the page.**

The **Gifts/Grants** tab includes a drop down containing the Source list.

Click on the + sign to add Gift/Grant. Then a model window appears to key the information to the applicable fields. Click in the applicable tile to launch the applicable model window (Cash Gift, Gift of Equity or Grant)

Then another model window launches to key the applicable fields; save the model window



When you are ready to move on to a new section in the lending portal, please note that you **must click the Save & Next button at the bottom of the page.**

Liabilities Screen

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

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

To delete all liabilities or expenses, click trash icon in upper right corner. You will be asked to confirm that you want to delete all liabilities or expenses.

When adding or editing a liability or expense, a modal appears. You will first need to select a **liability or expense type**, then you can fill in the details for the liability or expense. **You can now assign multiple borrowers to a liability or expense.**

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

Important: Users cannot manually add a mortgage in this section. To add a mortgage liability for an REO, go to the REO section, add, or edit an REO, and click the Mortgages tab in the modal that appears.

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

The screenshot displays the 'Liabilities' screen with the following elements:

- Summary:** Liabilities: \$167.00, Expenses: \$0.00
- Navigation Sidebar:** Includes 'Liabilities' (highlighted with a red box), 'REO', 'Cost Summary', and 'Other Data'.
- Liability Tiles:**
 - MORTGAGE LOAN:** 456789, 1st Mortgage Co, PAID OFF. Unpaid Balance: \$145,000⁰⁰, Monthly Payment: \$1,083⁷⁸.
 - INSTALLMENT:** 3563A019732, MOUNTAIN BANK. Unpaid Balance: \$2,600⁰⁰, Monthly Payment: \$123⁰⁰.
 - REVOLVING:** 98E543184, HEMLOCKS. Unpaid Balance: \$437⁰⁰, Monthly Payment: \$44⁰⁰.
- Actions:** A red arrow points to a '+ Add' button in the top right corner. A trash icon is also visible.
- Footer:** 'Save & Next' button with a right arrow.

When you are ready to move on to a new section in the lending portal, please note that you **must click the Save & Next button at the bottom of the page.**

REO Screen

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

A summary page shows tiles for each REO entered. To add a new REO, click the + button. To edit an existing REO, click on its tile. To delete an REO, hover over the tile and click the trash icon that appears in the bottom left.

Important: Users will notice the subject property cannot be edited in the REO section. All subject property details are edited in the Property section of the new lending portal.

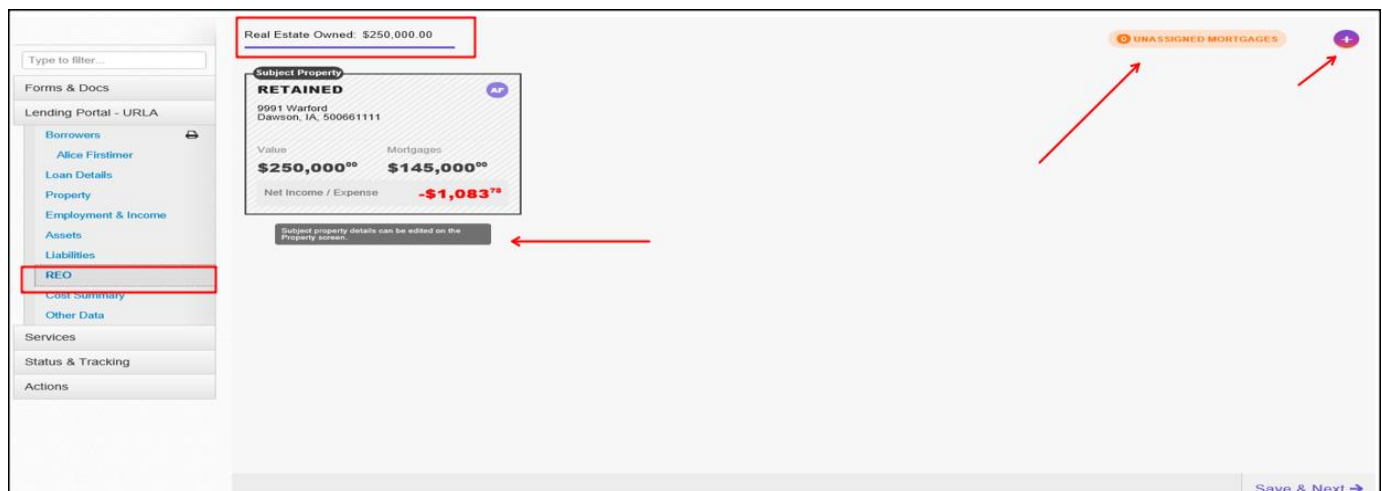
To delete all REO, click trash icon in upper right corner. You will be asked to confirm that you want to delete all REO.

When adding or editing an REO, a modal appears. **You can now assign multiple borrowers to an REO as owners.** Start typing an institution name and if you have used it before on this application, it will appear in a dropdown so you can select it and prefill the address details.

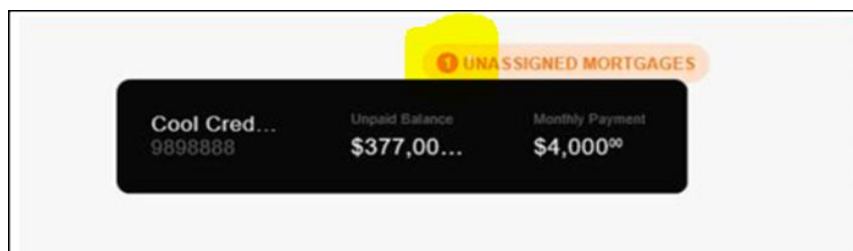
An alert on the top right of the REO screen will appear when there are **unassigned mortgages**. Confirm; the property address has been assigned. If unassigned; will indicate the # of mortgages unassigned.

The ability to indicate which borrower(s) are current residents of the REO

The ability to enter a Country and foreign zip code for REO addresses.



Example of an Unassigned Mortgage



When you are ready to move on to a new section in the lending portal, please note that you **must click the Save & Next button at the bottom of the page.**

Cost Summary Screen

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

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

This screen populates from loan information entered throughout the lending portal screens.

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

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

Line I. Financed Mortgage Insurance

Line M. Other Credit type of “Lender Credit not reflected on LE/CD”

To update click the pencil icon and the modal window launch.

Qualifying The Borrower	
A Sales Contract Price	--
B Improvements, Renovations, and Repairs	--
C Land (if acquired separately)	--
D For Refinance: Balance of Mortgage Loans on the Property to be paid off in Transaction	\$145,000 ⁰⁰
E Credit Card and Other Debts Paid Off	--
F Borrower Closing Costs (including Prepaid and Initial Escrow Payments)	\$3,351 ⁰⁰
G Discount Points	--
H TOTAL DUE FROM BORROWER(S)	\$148,351⁰⁰
<hr/>	
I Loan Amount	\$149,572 ⁰⁰
Loan Amount Excluding Financed Mortgage Insurance	\$147,000 ⁰⁰
Financed Mortgage Insurance	\$2,572 ⁰⁰
J Other New Mortgage Loans on the Property the Borrower(s) is Buying or Refinancing	--
K TOTAL MORTGAGE LOANS	\$149,572⁰⁰
<hr/>	
L Seller Credits	--
M Other Credits	\$368 ⁰⁰
N TOTAL CREDITS	\$368⁰⁰
Override Reserves Amount for LPA Submission	\$26,500 ⁰⁰
Cash From/To the Borrower	-\$1,588⁰⁷

The Cost Summary screen does not have a save and next button. Each edit modal window has a save button.

Therefore, **to get to the Other Data Screen**, you will need to go to the Lending Portal URLA on left navigation pane and click on the Other Data screen.

Other Data

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

For Buydown Loans Only Section Instructions:

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

Example of completed screen with a 6.25% Note Rate:

For Buydown Loans Only

Buydown Loan? <input checked="" type="radio"/> Yes <input type="radio"/> No	Buydown Type 3-2-1-0	Buydown Change Frequency (months) 12	Buydown Duration (months) 36
Contributor Seller	First Year Buydown Rate 3.25	Lender Funded No	Next Increase Rate 4.25
Buydown Start Date First Payment Date	Buydown Term Temporary		

The screenshot shows the 'Lending Portal - URLA' interface. The left sidebar has 'Other Data' highlighted. The main content area is titled 'Additional Data' and contains several sections: 'Other Data' with fields for Offering Identifier, Housing Finance Agency Identifier, Product Description, Total Annual Household Income, Trust Information, and Indian Country Land Tenure; 'Appraisal Information' with fields for Sales Agreement Date, Appraiser Company, License No., License State, Appraiser Name, and Supervisory Appraiser's License Number; 'For Buydown Loans Only' which is the form shown in the previous block; and 'Community Lending' with fields for MSA Code, Metropolitan Statistical Area or County, Community Lending Product, State Fips, County Fips, Census Tract, FNMA FIPS Code, and Community Seconds.

Reminder: Now that you have been through the screens to ensure the data populated correctly. Refer back to page #2 to run AUS (DU / LPA). Once you run the AUS; if you receive AUS errors you will need to go back to correct the issue in the Lending Portal – URLA applicable screen(s). The required fields should be red since you are revisiting the screen.