

Encompass TPO Connect 2020 URLA Guide

Table of Contents

Introduction	4
Using the New Version of URLA.....	6
Getting Started	7
Loan Import Options.....	8
Form Pages	9

Introduction

Introduction

This guide is intended to help you work with our company's website, which connects directly to our loan origination system (LOS). A new redesigned version of the Uniform Residential Loan Application (URLA), also known as the Fannie Mae 1003 or the Freddie Mac Form 65, is replacing the 2009 version of the URLA effective March 1, 2020. The redesigned URLA makes it easier for lenders to collect information required by the Home Mortgage Disclosure Act (HMDA) and to incorporate additional application information identified under the URLA/ULAD initiative. The redesigned URLA temporarily replaces the old FNMA 3.2 flat file data format with a new FNMA 3.4 MISMO XML data format.

The initial URLA features and forms provided in Encompass TPO Connect should be used exclusively for testing purposes only in preparation for the March 1, 2020 mandatory use date until the FHFA and GSEs advise on a new optional use period when the form can begin to be leveraged for production use.

This guide provides information on how to use the new URLA 2020 forms in Encompass TPO Connect.

Note: Many of the features in Encompass TPO Connect can be configured and customized extensively. Administrators can disable many features or re-arrange the order in which they display, this document explains how Encompass TPO Connect works with the default configuration.

Using the New Version of URLA

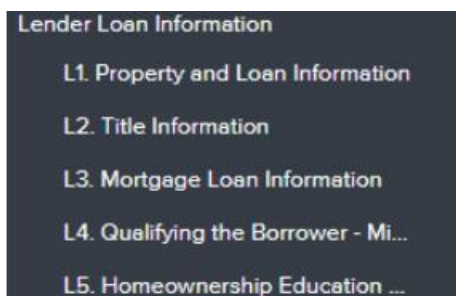
Getting Started

To accommodate the changes required by the redesigned URLA forms, the following forms have been added to a new URLA section in the left navigation menu:

- Additional Information - Captures some additional information that is not contained in the URLA 2020 sections below.
- Lender Loan Information - Captures Lender Loan Information. Some of the information on this form is populated from other input forms, calculations, or templates.
- Borrower Information - Captures personal information about the borrower, including the borrower's name, marital status, dependents, contact information, addresses, military service, and language preference.
- Employment and Income - Captures all required borrower income, including employment, self-employment, and other income.
- Assets and Liabilities and Real Estate- Captures different types of assets and liabilities for the borrower, co-borrower, or both.
- Loan and Property Information and Information for Government Monitoring - Captures Loan and Property Information, Declarations, Demographic Information, and Loan Originator Information. Provides access to the Acknowledgments and Agreements.
- URLA Continuation – Captures additional information for the borrower and co-borrower on a loan.

Each new section has links to sub-sections of the form which enables the TPO to quickly navigate to a specific section on the form. For example, the Lender Loan Information page contains the following sub- sections:

- L1. Property and Loan Information
- L2. Title Information
- L3. Mortgage Loan Information
- L4. Qualifying the Borrower - Minimum Required Funds or Cash Back
- L5. Homeownership Education and Housing Counseling



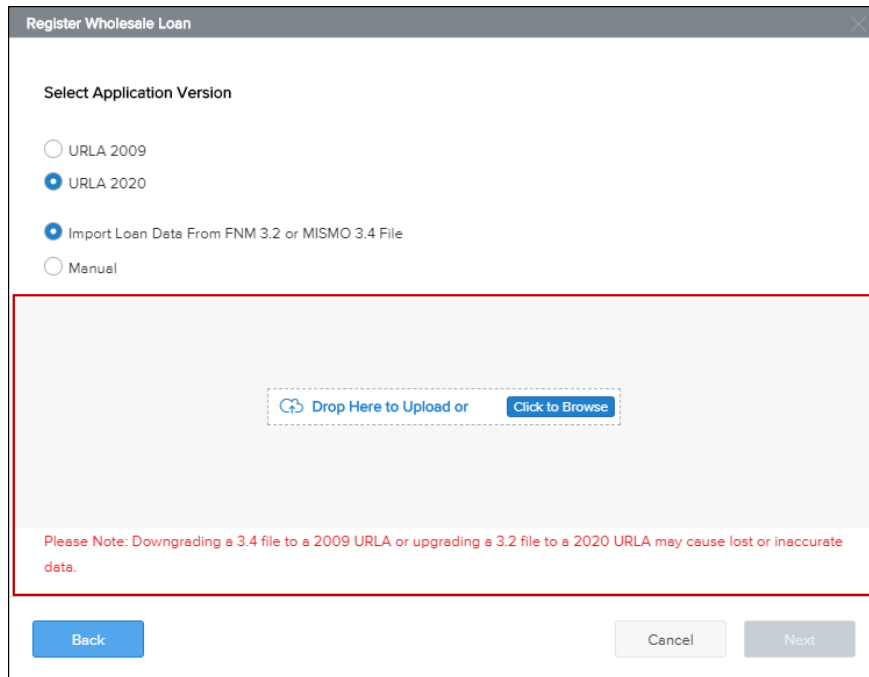
Loan Import Options

Creating an URLA 2020 Loan

Users can create an URLA 2020 Loan file manually or by importing a FNM 3.2 or MISMO 3.4 file.

To Create a New Loan From a FNM 3.2 or MISMO 3.4 File - Wholesale and Correspondent Non- Delegated

1. From the Encompass TPO Connect Welcome page, click **Add New Loan**.
2. If you are able to create loans for more than one channel, click the channel that the loan is for.
3. Select the Loan Officer and Processor for the loan, and click **Next**.
4. By default, the **Import Loan Data From FNM 3.2 or MISMO 3.4** File option is select. Drag and drop the FNM 3.2 or MISMO 3.4 file to the designated area, or click **Click to Browse** to navigate to the file.



5. Click **Next**.

To Create a New Loan From a FNM 3.2 or MISMO 3.4 File - Correspondent Delegated

1. From the Encompass TPO Connect Welcome page, click **Add New Loan**.
2. If you are able to create loans for more than one channel, click **Correspondent Delegated**.
3. If you have more than one application version available, select the **Application Version**.
4. Drag and drop the FNM 3.2, MISMO 3.4, 1003, or TXT file to the designated area, or click **Click to Browse** to navigate to the file.
5. Enter / verify the loan information, select a submission contact, and then click **Register Loan**.

Form Pages

Additional Information

Use this page to enter the Agency Case No., Lender Case No., URLA Loan Identifier, MER's Min, Alternate Loan Number, Collateral Tracking Number, Estimated Closing Date, and Loan Documentation Type for the loan.

Additional Information

Select Borrower Pair

Agency Case No. <input type="text"/>	Lender Case No. <input type="text"/>	URLA Loan Identifier <input type="text" value="99991907EM14111"/>	MER's MIN <input type="text"/>
Alternate Loan Number <input type="text"/>	Collateral Tracking Number <input type="text"/>	Estimated Closing Date <input type="text"/>	Loan Documentation Type <input type="text"/>

Lender Loan Information

Some of the content on the Lender Loan Information page flows in from other input forms, calculations, or templates. Users should review the *Property and Loan Information*, *Title Information*, *Mortgage Loan Information*, *Qualifying the Borrower - Minimum Required Funds or Cash Back*, and *Homeownership Education and Housing Counseling* sections and complete any information that is missing.

URLA / Lender Loan Information

Select Borrower Pair

L1. Property and Loan Information

Subject Property

Street Address <input type="text"/>	Estimated Value <input type="text"/>	Appraised Value <input type="text"/>
Unit Type <input type="text"/>	Unit # <input type="text"/>	Legal Description <input type="text"/>
City <input type="text"/>	State <input type="text"/>	Zip Code <input type="text"/>
County <input type="text"/>	Number of Units <input type="text"/>	Year Built <input type="text"/>

Adding Additional Credits

1. From the Lender Loan Information page, navigate to the *Qualifying the Borrower - Minimum Required Funds or Cash Back* section and click **+ Add Other Credit**.
2. Select a credit option from the drop down menu, and then enter the other credit amount in the **Other Credits for M4** field.
3. To add additional lines, click **+ Add Other Credit**.
 - To remove an added line, click **Remove**.

Note: with this release, the Other Credits for M4 - M7 fields are not saving data. This will be available in a future release.

Total Credits

L. Seller Credits

M. Other Credits (Total of section M)

M1. Total Closing Costs Paid by Lender and Other

M2. Total of Gifts and Grants

M3. Total of Other Assets Applied to Loan

+ Add Other Credit

Total Credits (Total of L and M)

Borrower Information

The information in this section relates to section 1a on the 1003 URLA Part 1 input forms in Encompass. Use these fields to enter basic information for the selected borrower and/or co-borrower, including each borrower’s name, social security number, date of birth and citizenship status. Use the *Current / Former / Mailing Address* section to enter the borrower’s address information. Use the *Military Service and Language Preference* section to indicate whether a borrower has served in the military and the borrower’s preferred language.

URLA / Borrower Information

Select Borrower Per: **Edit** **Add** **Save** **Next**

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

Borrower	Co-Borrower
First Name: <input style="width: 90%;" type="text"/> Middle Name: <input style="width: 90%;" type="text"/> Last Name: <input style="width: 90%;" type="text"/> Suffix: <input style="width: 90%;" type="text"/>	First Name: <input style="width: 90%;" type="text"/> Middle Name: <input style="width: 90%;" type="text"/> Last Name: <input style="width: 90%;" type="text"/> Suffix: <input style="width: 90%;" type="text"/>
Alternate Names Under Which Credit was Previously Received: <input style="width: 95%;" type="text"/>	Alternate Names Under Which Credit was Previously Received: <input style="width: 95%;" type="text"/>



To Add Alternate Names

1. From the Borrower Information page, navigate to the **1a. Personal Information**.
2. Click the **Edit** icon next to the *Alternate Names Under Which Credit was Previously Received* field.
3. On the Alternate Names window, click **Add Name**.
4. Click the **b** field and then click the **Edit** icon to enter the first name.



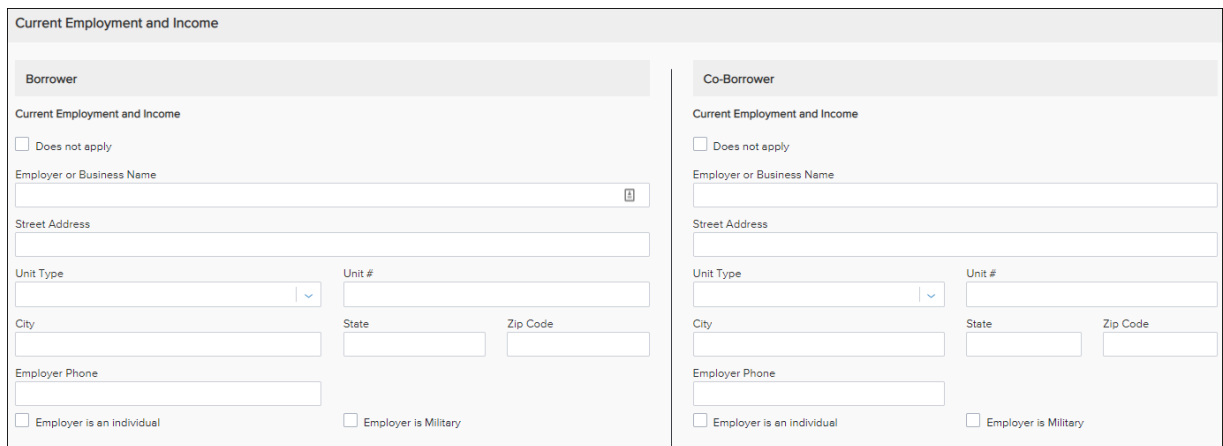
Note: Repeat this step for the Middle Name, Last Name, and Suffix fields as needed.

Adding a Former Address

1. From the Borrower Information page, navigate to the *1a. Personal Information - Current / Former / Mailing Address* section and click **+ Add a Former Address**.
2. Fill in the information for the borrower's previous address.
3. To add additional former addresses, click **+ Add a Former Address**.
 - To remove an added former address, click **- Remove**.

Employment and Income

The information in this section relates to sections 1b through 1e on the 1003 URLA Part 2 input forms in Encompass. Use these fields to enter the borrower's current employment information and income, additional employment and income, previous employment and income, and income from other sources.



The screenshot shows a form titled "Current Employment and Income" with two main sections: "Borrower" and "Co-Borrower". Each section has a "Current Employment and Income" sub-section with a "Does not apply" checkbox. Below this, there are fields for "Employer or Business Name", "Street Address", "Unit Type" (a dropdown menu), "Unit #", "City", "State", "Zip Code", and "Employer Phone". At the bottom of each section, there are checkboxes for "Employer is an individual" and "Employer is Military".

Adding an Additional Employment and Income Record

1. From the Employment and Income page, navigate to the *Additional Employment and Income* section and fill in the employment and income information for the borrower(s).
2. To add additional employment and income records, click **+ Add Employer**.
 - To remove an added employment and income record, click **- Remove Employer**.

Adding a Previous Employment and Income Record

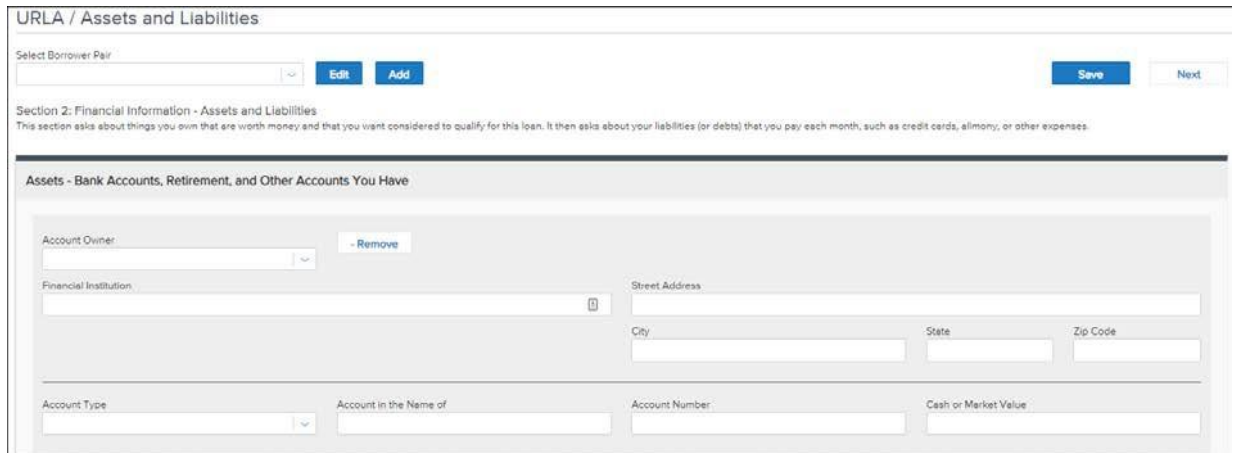
1. From the Employment and Income page, navigate to the *Previous Employment and Income* section and click **+ Add Employer**.
2. Fill in the employment and income information for the borrower.
3. To add additional previous employment and income records, click **+ Add Employer**.
 - To remove an added previous employment and income record, click **- Remove Employer**.

Adding an Income from Other Sources Record

1. From the Employment and Income page, navigate to the *Income from Other Sources* section and click **+ Add Income**.
 2. Fill in the income information for the borrower.
 3. To add additional income, click **+ Add Income**.
- To remove an added income record, click **- Remove Income**.

Assets and Liabilities

The information in this section relates to section 2 on the 1003 URLA Part 3 input forms in Encompass. Use these fields to enter all assets, liabilities, and expenses for the borrower.



Adding Asset Accounts

1. From the Assets and Liabilities page, navigate to the *Assets - Bank Accounts, Retirement, and Other Accounts You Have* section and click **+ Add Account**.
 2. Fill in the bank account, retirement account, or other account information for the borrower.
 3. To add additional assets, click **+ Add Account**.
- To remove an added asset, click **- Remove**.

Adding Liabilities

1. From the Assets and Liabilities page, navigate to the *Liabilities - Credit Cards, Other Debts and Leases that You Owe* section and click **+ Add Liability**.
 2. Fill in the liability information for the borrower.
 3. To add additional liabilities, click **+ Add Liability**.
- To remove an added liability, click **- Remove**.

Adding Other Liabilities and Expenses

1. From the Assets and Liabilities page, navigate to the *Other Liabilities and Expenses* section and click **+ Add Liability**.
 2. Fill in the liability information for the borrower.
 3. To add additional liabilities, click **+ Add Liability**.
- To remove an added property, click **- Remove**.

Real Estate

The information in this section relates to sections 3a to 3c on the 1003 URLA Part 3 input forms in Encompass. Use these fields to enter information about all properties that the borrower(s) own and how much they owe on those properties.

URLA / Real Estate

Select Borrower Pair
 Edit Add Save Next

Section 3: Financial Information - Real Estate. This section asks you to list all properties you currently own and what you owe on them.

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

I do not own any real estate Borrower Co-Borrower

Owned by - Remove

Street Address

Unit Type Unit #

City State Zip Code

Subject Property

Property is used as Property Status

Type of Property Property Value

Date Acquired Purchase Price

Year Built Ins, Taxes, Association Dues

Adding a Property

1. From the Real Estate page, navigate to the *3a-c. Property You Own - If you are refinancing, list the property you are refinancing FIRST* section and click **+ Add Property**.
 2. Fill in the property information for the borrower.
 3. To add an additional property, click **+ Add property**.
- To remove an added property, click **- Remove**.

Loan and Property Information

The information in this section relates to section 4 on the 1003 URLA Part 4 input forms in Encompass. Use these fields to enter information about all the loan that the borrower is applying for.

URLA / Loan and Property Information

Select Borrower Pair
 Edit Add Save Next

Loan and Property Information

Street Address

Unit Type Unit #

City County State Zip Code

Number of Units Year Built

Loan Type
 Conventional

Loan Purpose
 Purchase No Cash-Out Refi Cash-Out Refi
 Construction Construction-Perm Other

Adding Additional New Mortgage Loans

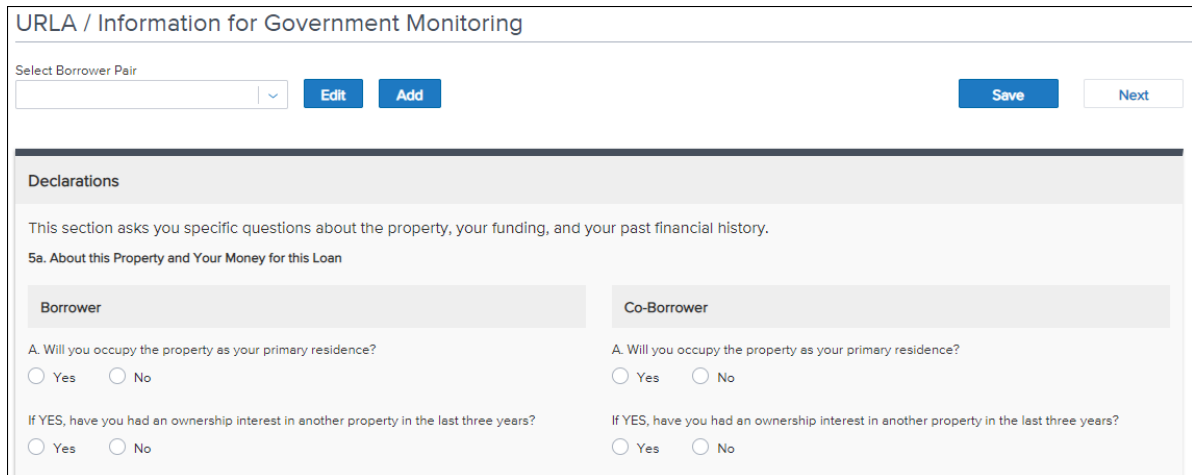
1. From the Loan and Property Information page, navigate to the *Other New Mortgage Loans* section and click **+ Add an Additional Loan**.
2. Fill in the new mortgage loan information subject property.
3. To add an additional new mortgage loans, click **+ Add an Additional Loan**.
 - To remove an added additional loan, click **- Remove**.

Adding Gifts or Grants

1. From the Loan and Property Information page, navigate to the *Gifts or Grants* section and click **+ Add a Gift / Grant**.
2. Fill in the gift or grant information.
3. To add an additional gifts or grants, click **+ Add a Gift / Grant**.
 - To remove an added gift or grant, click **- Remove**.

Information for Government Monitoring

The information in this section relates to sections 5 through 8 on the 1003 URLA Part 4 input forms in Encompass. Use these fields to enter declarations, acknowledgments and agreements, demographic information, and loan originator information.





The screenshot shows a web form titled "URLA / Information for Government Monitoring". At the top, there is a "Select Borrower Pair" dropdown menu, followed by "Edit" and "Add" buttons. On the right side, there are "Save" and "Next" buttons. Below this is a section titled "Declarations" with a grey header. Underneath, there is a descriptive sentence: "This section asks you specific questions about the property, your funding, and your past financial history." This is followed by the sub-section "5a. About this Property and Your Money for this Loan". There are two columns: "Borrower" and "Co-Borrower". Each column contains two questions, each with "Yes" and "No" radio button options. The first question in each column is "A. Will you occupy the property as your primary residence?". The second question is "If YES, have you had an ownership interest in another property in the last three years?".

URLA Continuation

This page enables users to enter additional information for the borrower and co-borrower on a loan.

URLA Continuation

Select Borrower Pair   [Register](#)

Borrower Additional Information

Co-Borrower Additional Information