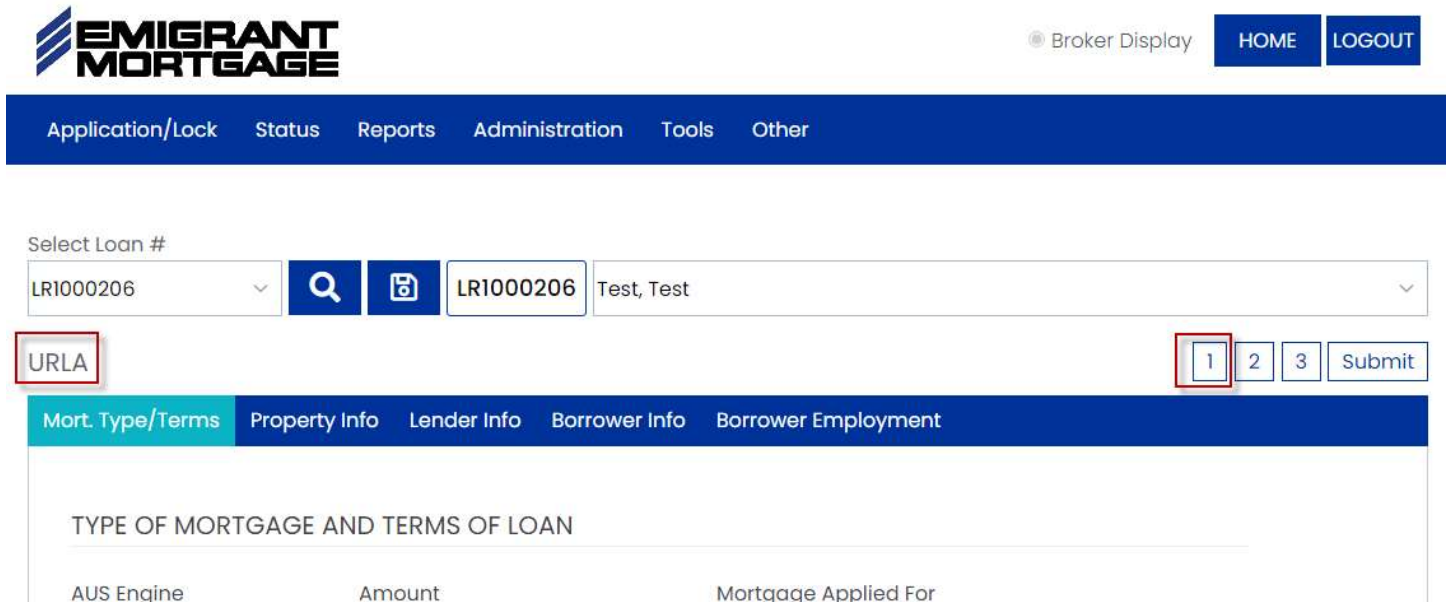
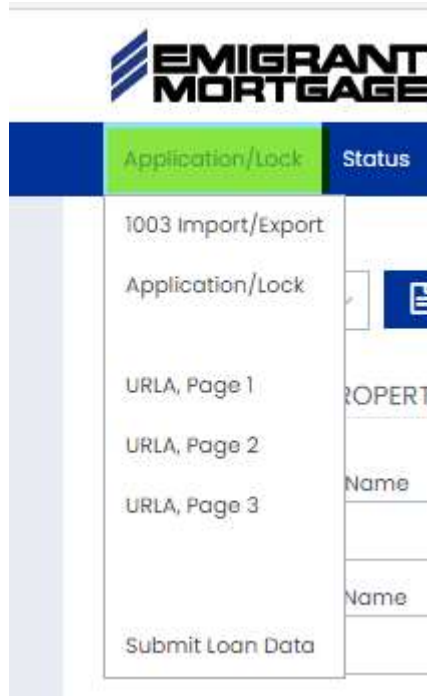


SIMPLE UPLOAD INSTRUCTIONS for URLA– use CHROME OR EDGE browser only

You may only submit APPLICATIONS that meet Emigrant’s eligibility requirements as specified in the On Line Sourcebook and daily rate sheets. If a submission is outside our guidelines, the Pricing Desk will attempt to contact you to revise your scenario and if they are unable to connect with you immediately, your submission may be rejected. For assistance with eligibility, please contact the Pricing Desk at 877-563-7115

QUICK LOOK AT NAVIGATION:

Navigation from page to page:



STARTING YOUR APPLICATION:

- Agency and Standard Portfolio applications can be uploaded: from the blue menu bar, click APPLICATION/LOCK and then select 1003 IMPORT/EXPORT. *Note: The site now accepts a 3.4 file.*
- Cash Flow Applications should be entered manually – go directly to the blue menu bar, select APPLICATION/LOCK and see the Cash Flow Tips on the next page.

COMPLETE THE APPLICATION/LOCK SCREEN AS FOLLOWS:

- Complete all the fields, including the credit score (this is your estimated score). All loans must select “Full Doc” including Cash Flow. You must answer the Corporate Title and Low/Mod fields regardless of the scenario. Press the BLUE ACCOUNT EXECUTIVE button to select your rep (note: manually typing the name will not pass the validation). If the Interviewer is not available in the ORIGINATOR dropdown, please contact your Emigrant Admin

(the person who set you up as a user on the Emigrant site) or call 914-785-1327 or email emigrantmortgage@emigrant.com with the Interviewer Name, phone number, email address, last four of their SSN and the Year of birth so they may be set up and become available to select in the dropdown. The Interviewer can also be entered on the URLA Page 3 Government Info tab.

- *See below for Cash Flow, Cross Collateral, and Foreign National data entry tips.*
- Select the Loan Program from the dropdown and press the **BLUE LOAN PROGRAM SEARCH**. It can take a few seconds for the search results to pop up... select a line of pricing by clicking on the curvy arrow.
- Click CONTINUE to move on to the validation screen. If the screen won't continue, make sure you have entered all the information on the screen. If it still won't continue, try logging out and logging back in and re-enter any missing information (note: the Account Executive field cannot be manually entered, it must be selected from the dropdown... this is a common cause for not being able to continue). If this still doesn't help, please call 914-785-1327 for assistance.
- Note the Pass/Fail indicators. Click the "FAIL" checkmark to see the missing information list. You can re-validate anytime by selecting the Submit Loan option.
- ***THE SYSTEM WILL DETECT THE 6 PCS OF REGULATORY APPLICATION INFORMATION AND DEFAULT THE APPLICATION DATE AUTOMATICALLY, THEREFORE YOU MUST SUBMIT THE APPLICATION WITHIN 24 HOURS ONCE THAT DATE HAS DEFAULTED.***

NEXT STEP... Use the APPLICATION/LOCK menu to move between pages or the "1 2 3" in the upper right area of your screen

- Page 1: Mort. Type/Terms – Review and enter any necessary information
- Page 1: Property Info – Make sure Title information is complete
- Page 1: Lender Info – Complete the information as applicable.
- Page 1: Borrower Info – ORDER CREDIT at the bottom of the page (not required for Foreign National and Cash Flow). ***ONLY CHECK "JOINT" IF BORROWERS ARE MARRIED TO EACH OTHER.*** If borrowers are not married, use the drop down between the blue menu bars to switch between borrowers and order individual reports for each borrower.
- PAGE 1: Borrower Employment – Enter employment for employed borrowers (not required when Cash Flow).
- PAGE 2: Monthly Income – Add "other income" (SS, pension, CashFlow enter \$1.00, etc.). NOTE – If there are multiple sources of the same other income type (i.e... 2 pensions), give each one a different description in the description field to avoid a system error.
- PAGE 2: Monthly Housing Expenses – Enter proposed housing expenses for the subject property, the system will validate to make sure you have entered amounts here.
- PAGE 2: Liquid Assets – Assets are entered in two steps: Click the Blue "+" and type the Institution Name, Save, then check the box under the Save button to "Add Accounts on this Bank", complete the accounts pop up, Save, Close
- PAGE 2: Other Assets – Enter Real Estate Owned, please be sure to include the unit number if a coop or condo. *If the application is for a Refinance, you must enter the subject property as Real Estate Owned.*
- PAGE 2: Liabilities – the credit pull will populate this tab, add any non-reporting liabilities manually. *If the application is for a rate & term refinance, the existing subject property mortgage loan being refinanced must be entered and associated to the subject REO and marked as Payoff.* Note: each liability must have a unique account number to avoid a system error.
- PAGE 3: Qualifying the Borrower – review and update as applicable
- PAGE 3: Declarations – complete the new URLA declarations
- PAGE 3: Government Monitoring – Scroll down and select the Interview Method first and SAVE... this will default the Visual Observation information on the page. Complete the remainder of the bottom of the screen (ALL Interviewer details) and top (GMI questions) and SAVE.

You can skip past these tips for steps to finish up your application if they are not applicable to your scenario.

CASHFLOW tips

- The borrower name is the Entity borrower. For example, First Name could be "123 Main" and Last Name could be "Street LLC".
- Be sure to check the "Entity" checkbox. Doing this will bypass the credit report requirement and the GMI questions.
- Enter all 9'S for the SSN. When continuing to the URLA, you will get a message that the number already exists (all the other Cash Flow loans in the system!) so just click "OK".
- Credit score must be entered as "350"

- Doc Type must be selected as “Full Doc”
- Cash Flow must answer “Yes” to Corporate Title and “No” to Low/Mod Income.
- Make sure you select a Cash Flow product.
- Do not enter employment, enter \$1.00 of “other income” on the Monthly Income screen using the “RE/Mortgage Differential” option, only enter liabilities related to the subject property, and only enter Real Estate related to the subject property.
- The Notice of Default Interest Disclosure and Guarantor Credit Authorization will be required immediately upon submission.

FOREIGN NATIONAL tips

- Be sure to check the “Foreign National” checkbox. Doing this will bypass the credit report requirement.
- Enter all 9’S for the SSN. When continuing to the 1003/URLA, you will get a message that the number already exists (all the other Foreign National loans in the system!) so just click “OK”. If there is a Foreign National co-borrower, enter all 8’s for the SSN (borrowers cannot have the same SSN).
- Check the box “Any borrowers Foreign Nationals?”
- Credit score must be entered as “350”
- The Notice of Default Interest Disclosure will be required immediately upon submission.

CROSS COLLATERAL tips

- Enter the total value of the additional collateral in the Additional Collateral field of the Application/Lock screen. The “#” box next to the value field is for the number of properties comprising the additional collateral.
- Make sure to enter the crossed properties on the Additional Assets screen of the 1003. If the properties are not yet owned, enter the details about the properties in the Status/Loan Comments screen.

FINISHING UP THE SUBMISSION:

- Click Submit in the Upper Right area or Submit Loan Data from the Application/Lock menu
- If both sections “PASS” you can proceed to click the [blue](#) SUBMIT LOAN DATA button
- If you have a “FAIL”, go back to the URLA screen and fix the missing information. Repeat this process until both sections “PASS” and you are able to SUBMIT LOAN DATA.
- Click “OK” to the “Do you want to export the loan?” message.
- Click the blue “REFRESH” button to get your final loan number. If you still see “LRXXXXXX”, you are not done.
- Proceed to STATUS/LOAN STATUS/ITEM TRACKING – This is where you will upload your pre-application forms such as the Broker Fee Agreement, Anti-Steering form, Credit Authorization, Cash Out Explanation, Guarantors Credit Authorization, Interest Only disclosure if applicable and Notice of Default Interest if applicable. NOTE: other supporting documents can only be submitted AFTER we receive our Intent to Proceed. Acceptable file types: PDF, JPG, TIF
- Please provide the information we will need to complete the Unmarried Addendum and Military Service questions by email to pricingdesk@emigrant.com and copy moreapps@emigrant.com .
- Rate Lock requests should be emailed to: pricingdesk@emigrant.com