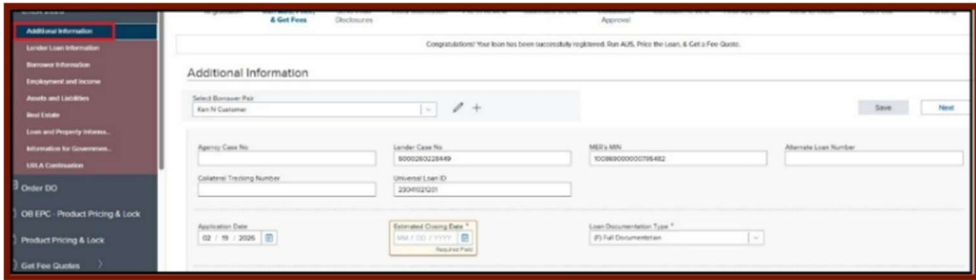
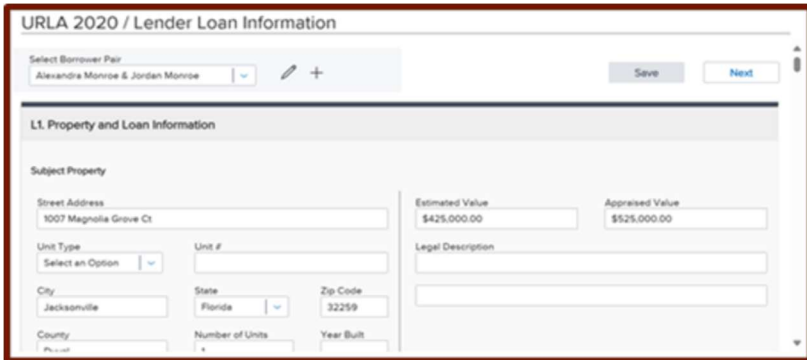
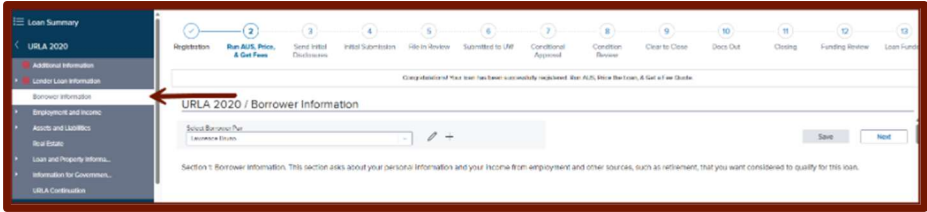
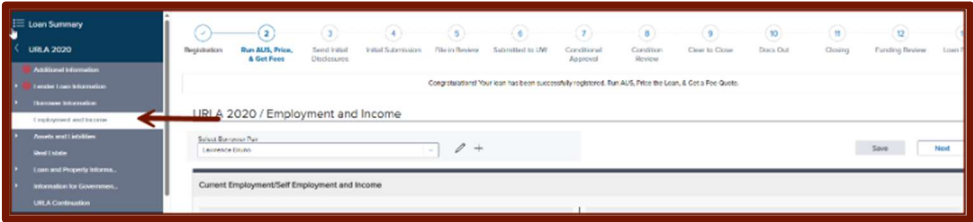
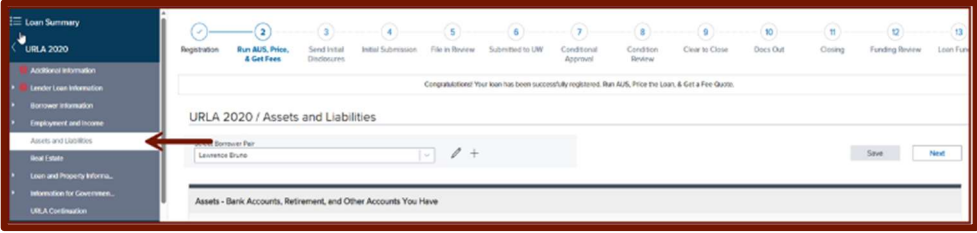
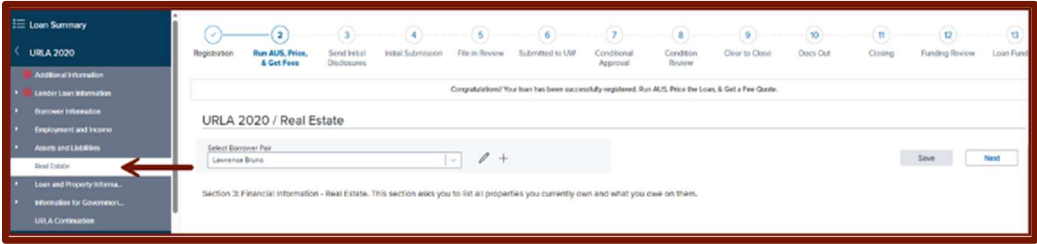
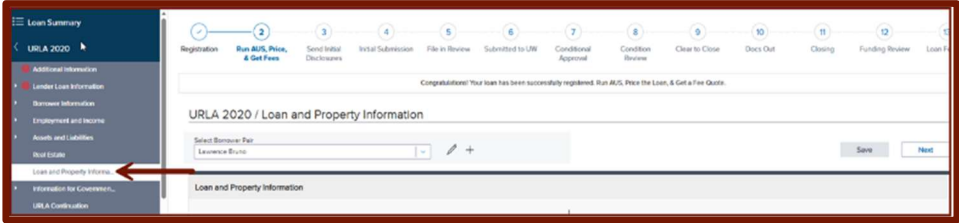


Purpose: This job aid explains how to access and complete the Uniform Residential Loan Application (URLA) 2020 when adding a new loan in Arena Portal. It outlines where to enter and review loan information across key sections, including Borrower details, employment, assets, and loan and property information.

DESCRIPTION	STEP / ACTION
ADDITIONAL INFORMATION	<ol style="list-style-type: none"> 1. Review the Additional Information page, which includes the Agency Case Number, MERS MIN, Application Date, Estimated Closing Date, and Loan Documentation Type. 2. Update the Application Date to the current date. 3. Enter or update the Estimated Closing Date: <ul style="list-style-type: none"> • Purchase: At least 30 days / Refinance: Typically, 30–45 days 4. Complete any required additional fields 6. Click Save, then select Next to continue. 
LENDER LOAN INFORMATION	<ol style="list-style-type: none"> 1. Navigate to the Lender Loan Information section. 2. Enter key loan details, including loan amount, interest rate, amortization type, and other critical loan features. 3. Review all entries to ensure the information accurately reflects how the loan will be originated and serviced. 4. Use the left navigation menu to quickly jump to specific Lender Loan Information sections, as each section name is listed for easy access. 5. When you are ready to save the loan, click Register on the top left-hand side. 

DESCRIPTION	STEP / ACTION
<h2>BORROWER INFORMATION</h2>	<ol style="list-style-type: none"> 1. Navigate to the Borrower Information section from the left navigation menu. 2. Enter each borrower's personal details, including name, Social Security number, date of birth, marital status, and contact information. 3. Complete residency and citizenship status fields as required. 4. Review all borrower information to verify identity, confirm eligibility, and ensure regulatory compliance. 
<h2>EMPLOYMENT AND INCOME</h2>	<ol style="list-style-type: none"> 1. Navigate to the Employment and Income section using the left navigation menu. 2. Enter the borrower's current and prior employment history, including employer name, address, position, and length of employment. 3. Document all sources of income used to qualify the loan, including income type and amount. 4. Review all employment and income details for accuracy and completeness. 
<h2>ASSETS AND LIABILITIES</h2>	<ol style="list-style-type: none"> 1. Navigate to the Assets and Liabilities section using the left navigation menu. 2. Enter all assets available for the transaction, including bank accounts, investment holdings, real estate owned, and other financial resources. 3. Document all outstanding debts and obligations, such as credit accounts, loans, and other liabilities. 4. Review all assets and liabilities to ensure the information accurately reflects the borrower's financial position. 

DESCRIPTION	STEP / ACTION
<p>REAL ESTATE</p>	<ol style="list-style-type: none"> 1. Navigate to the Real Estate section to document all properties currently owned by the borrower. 2. Include the subject property for the loan application, if applicable. 3. Enter required property details, including property address, occupancy status, current market value, and outstanding liens. 4. Document monthly payment obligations associated with each property. 5. Review all real estate info to accurately calculate housing expenses, support debt-to-income ratios, and assess the borrower's overall financial stability. 
<p>LOAN PROPERTY INFORMATION</p>	<ol style="list-style-type: none"> 1. Navigate to the Loan and Property Information using the left navigation menu. 2. Enter details for the subject property, including property address, occupancy type, and intended use. 3. Select the loan purpose and transaction type, such as purchase, refinance, or construction. 4. Review all loan and property details to ensure eligibility and alignment with underwriting and investor requirements. 
<p>INFORMATION FOR GOVERNMENT MONITORING</p>	<ol style="list-style-type: none"> 1. Navigate the Information for Government Monitoring within the URLA 2020. 2. Enter required borrower demographic information, including ethnicity, race, sex, and other applicable identifiers. 3. Ensure all info is completed in accordance with HMDA and ECOA. 4. Review entries for accuracy to support fair lending practices and compliance with anti-discrimination laws. 5. Save your updates before moving to the next section.

DESCRIPTION	STEP / ACTION
URLA CONTINUATION	<div><div><div><div>1. Navigate to the URLA Continuation section within the URLA 2020.</div><div>2. Enter information that does not fit within the standard application fields.</div><div>3. Provide explanations for discrepancies, as well as any supplemental borrower information.</div><div>4. Add required clarifications needed for underwriting and regulatory compliance.</div><div>5. Review all entries for completeness and accuracy, then save before proceeding.</div></div><div></div></div></div>