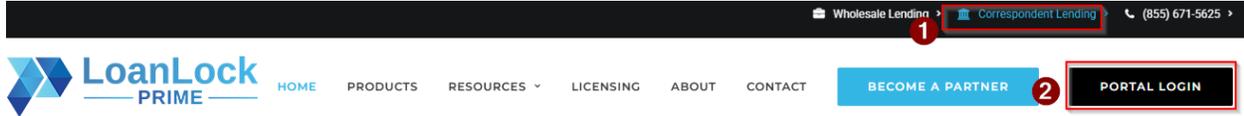
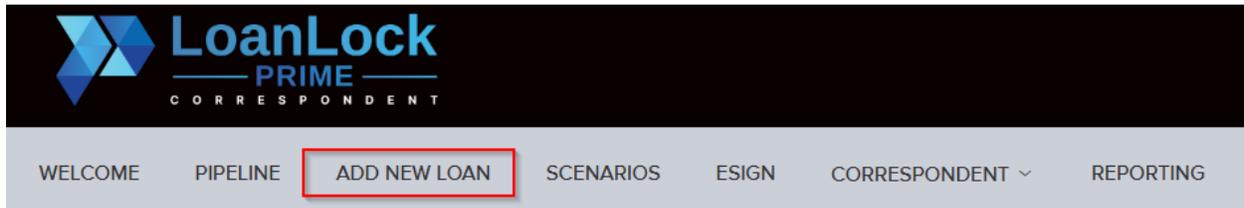


## Step 1: Registering the Loan & the URLA

Log into the Correspondent Client Portal at [www.loanlockprime.com](http://www.loanlockprime.com) > Correspondent > Portal Login



In the gray toolbar, click 'Add New Loan':



Click the pencil icons to select the Loan Officer on the 1003 and the Loan Processor. After the selections are made, click 'Next'.

*Note: In order to add the entries below, they must be entities who are created as users in the company settings. This is managed by the correspondent's Company Admin.*



Please Make a Selection for Both

ROLE	CONTACT NAME	COMPANY NAME	EMAIL	CELL #	OFFICE #	FAX #	
<b>Seller Contacts</b>							
Loan Officer	patrick@loanlockprime.com	LoanLock Prime (1003)	patrick@loanlockprime.com	855-671-5625	-	-	
Loan Processor	lisa@loanlockprime.com	LoanLock Prime (1003)	lisa@loanlockprime.com	-	-	-	

Cancel **Next**

You can enter the 3.4 data two ways. You can enter manually, or you can upload the MISMO 3.4 (most preferable). Once done, click 'Go to Register Loan Form':

1 — 2  
Please Make a Selection for Both Loan Data Source

### Loan Data Source

**Data Format**

Import Loan Data From ULAD / ILAD (MISMO 3.4) File

Manual

Import from DO Casefile ID:

Import from LPA ID:

**Upload**

Browse: LOCAL DRIVE

  
 Drop Files here to upload

Please Note: Downgrading a 3.4 file to a 2009 URLA may cause lost or inaccurate data.

Complete and validate ALL fields on the Quick Register Correspondent Non-Delegated Loan page. Click 'Register' on either the upper right or lower right of the page once complete.

*Note: the 'LO Compensation Paid By' and 'Lender Fee Waiver' selections do not apply to correspondent loans.*

Quick Register Correspondent Non-Delegated Loan

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**Borrower and Property Information**

<p>Borrower First Name <input type="text" value="Andy"/></p> <p>Borrower Middle Name <input type="text"/></p> <p>Borrower Last Name <input type="text" value="America"/></p> <p>Suffix <input type="text"/></p> <p>Social Security Number <input type="text" value="*****"/> </p>	<p>Street Address <input type="text" value="1316 ALABAMA ST"/></p> <p>Unit Type <input type="text" value="Select an Option"/></p> <p>Unit Number <input type="text"/></p> <p>City <input type="text" value="HUNTINGTON BEACH"/></p> <p>State <input type="text" value="California"/></p> <p>Zip <input type="text" value="92648-3579"/></p> <p>County <input type="text" value="Orange"/></p> <p>Property Type <input type="text" value="Select an Option"/></p> <p>Number of Units <input type="text" value="1"/></p> <p>Occupancy Type <input type="text" value="Primary"/></p> <p><input type="checkbox"/> FHA Secondary Residence</p>
--	---

**Loan Details**

Decision FICO: 740

Lien Position: First Lien

Base Loan Amount: \$480,000.00

Loan Type: Conventional

Purpose of Loan: No Cash-Out Refi

PMI Coverage:  Lender Paid Mortgage Insurance  MIP

MI, MIP, FF Financed:

Total Loan Amount: \$480,000

Appraised Value: \$750,000.00

Loan Documentation Type: (F) Full Documentation

Term Months: 360

Due In: 360

Impound Waiver Type: Select an Option

Interest Only Months:

~~LS Compensation Paid By:  Borrower  Lender~~

~~Lender Fee Waiver:  Yes  No~~

**Register**

Complete all pop-up fields (Error Details).

'Will you disclose from this site?':

- **No = the correspondent will process their own initial disclosures**, including all TRID, state, federal and program required disclosures. **All subsequent COC LEs must be processed by the correspondent.** To submit the loan to underwriting, the fully executed initial disclosure package and all COC LEs must be provided as part of the submission requirement. The client will order the initial closing disclosure (ICD) through the portal any time after the loan is locked with LLP and will provide all previous required LEs that were processed and will provide proof of borrower(s) receipt. All further COC CDs/closing docs/PCCDs will be client driven and processed by LoanLock Prime Correspondent.
- **Yes = the correspondent will process the initial disclosure package via the portal.** All subsequent COC LEs/ICDs/COC CDs/closing docs and PCCDs will be client driven and must be processed by LoanLock Prime Correspondent.

'1003 Interview/LO Signature Date' – the date the loan officer collected the full application. This is the date that sets the requirement for all disclosures & timing parameters. If issuing the initial disclosure package through the portal, this date can be no more than 2 business days prior to the issuance of the initial disclosure package.

Quick Register Correspondent Non-Delegated Loan

**Error Details**

FIELD ID	REQUIRED FIELD NAME	FIELD
CX.SELF.SE...	Will you disclose from this site?	Yes
CX.CORR.AP...	1003 Interview/LO Signature ...	MM / DD / YYYY
CX.LOAN.PR...	Select intended Loan Program	Select an Option

**Cancel** **Save**

Click save. You will land back on the Quick Registration page and will need to click 'Register' one last time. Your loan will now have a generated investor loan number.

The loan is now visible to the operations staff on the LOS side.

You will now land on the URLA > Additional Information screen. Enter all mandatory fields highlighted in yellow and validate all data. Click 'Save'.

Loan Summary

**1. URLA**

Additional Information

Lender Loan Information

Borrower Information

Employment and Income

Assets and Liabilities

Real Estate

Loan and Property Informa...

Information for Governmen...

URLA Continuation

2. Reissue Credit & 3b. Dual AUS

3a. Product Pricing & Lock

4. Fees & Initial Disclosures

### Additional Information

Select Borrower Pair  
Andy America Save Next

Agency Case No

Lender Case No  
987654

MER's MIN  
100998916040919747

Universal Loan ID

Estimated Closing Date \*

MM / DD / YYYY Required Field

Loan Documentation Type

(F) Full Documentation

The MERs MIN that auto generates here, if not part of the lender's 3.4 data set, will delete itself after 1st save. The auto generated MIN is not your MIN. Lenders will supply their MIN at time of ICD order.

The client can change the path here if they decide to process their own disclosures in their system or vice versa

#### Additional Fields

Will you disclose from this site?  
Yes

First Payment Date \*

MM / DD / YYYY Required Field

Correspondent Help Needed (Please type Yes below)

put 'yes' here if you don't know your AE or AM's contact information

Help Request Reason

notate here the nature of your request for proper routing internally

Lock Request Impounds Waived \*

Not Waived

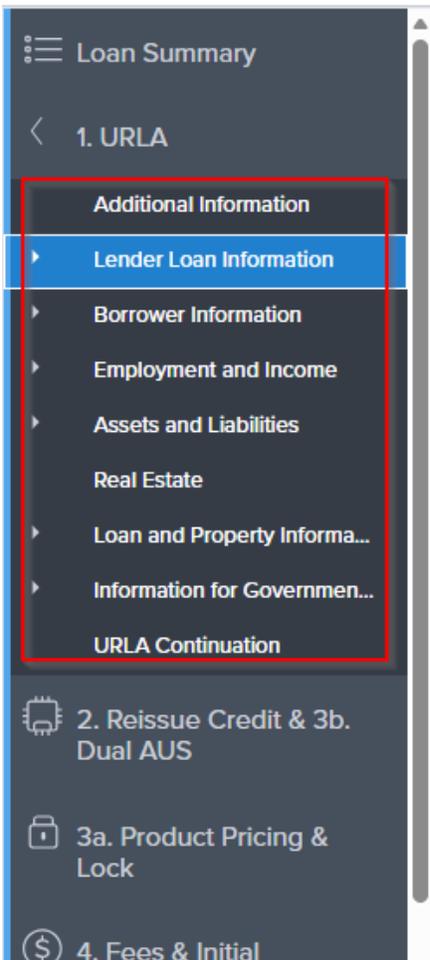
Is the Loan Officer on this loan also the real estate agent for this purchase?

Select an Option this applies only to purchases

Save

Next

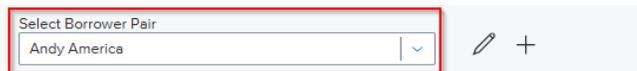
## URLA



The client will need to validate all data for each borrower/each borrower pair by clicking through the expanded items in '1. URLA' in the left navigation bar. Any missing data will result in future hard stops (aka frustration) as the client proceeds through the process.

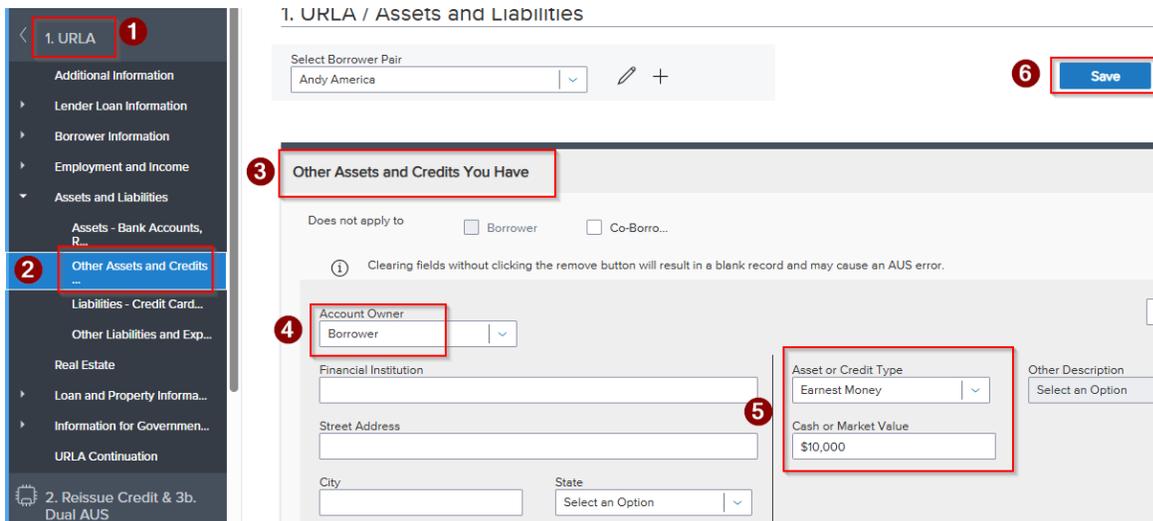
To toggle between borrower pairs, or to confirm which borrower pair you are working on, all URLA screens have this on the upper left side:

### 1. URLA / Information for Government Monitoring



*Note: make sure all borrowers have a valid email address and valid phone number entered as both are used for authentication for all e-disclosure events.*

*Note: Earnest Money Deposits (EMD) are entered in URLA > Assets and Liabilities > Other Assets and Credits You Have:*



*Note: Non-Specific Lender Credits are entered in URLA > Lender Loan Information > L4. Qualifying the Borrower – Minimum Required Funds or Cash Back > M. Other Credits > M2:*

M2. Non-Specific Lender Credit
\$1,000.00

*Note: Non-Specific Seller Credits are entered in URLA > Lender Loan Information > L4. Qualifying the Borrower – Minimum Required Funds or Cash Back > M. Other Credits > M3:*

M3. Non-Specific Seller Credit
\$5,000

Entering complete and accurate data for all borrowers is critical to the smooth flow of your transaction. You will now re-issue the credit report for all borrowers. Please see the help guide labeled 'Step 2: Re-Issue Credit'.

Once at step '3a. Product Pricing & Lock', having accurate URLA data helps to ensure that your credit history, debt-to-income ratios, etc. are all in line for accurate pricing and eligibility.