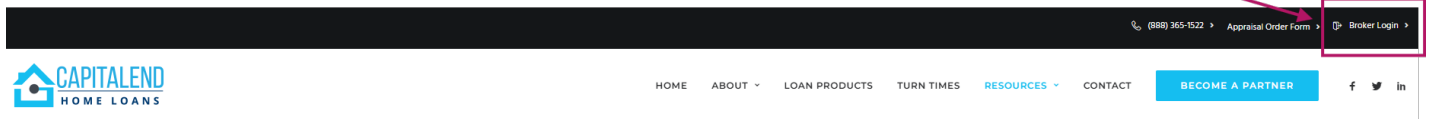
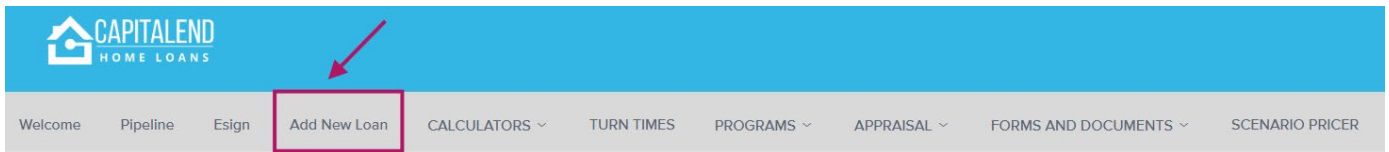


Step 1: Registering the Loan & the URLA

Log into the Correspondent Client Portal at www.capitalend.com > Portal Login

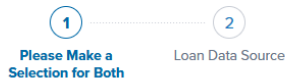


In the blue toolbar, click 'Add New Loan':



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 broker's Company Admin.



Please Make a Selection for Both

ROLE	CONTACT NAME	COMPANY NAME	EMAIL	CELL #	OFFICE #	FAX #	
Seller Contacts							
Loan Officer	[REDACTED]	(Selling New Lending - HQ)	[REDACTED]	[REDACTED]	-	-	
Loan Processor	[REDACTED]	(Selling New Lending - HQ)	[REDACTED]	-	-	-	

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':



Loan Data Source

Data Format

Import Loan Data From ULAD / ILAD (MISMO 3.4) File
 Manual
 Import from DO Casetile ID:
 Import from LPA ID:

Upload

Browse: LOCAL DRIVE

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

Complete and validate ALL fields not populated by the 3.4 if applicable. Click 'Register' on either the upper right or lower right of the page once complete.

Loan #: _____ | Loan Type: _____ | Interest Rate: _____
 Total Loan Am... | Loan Purpose: _____ | Loan To Value... |

- Order Appraisal
- 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. Run New/Re-Issue Credit & 3b. Dual AUS
- 3a. Product Pricing & Lock
- 4. Disclosures
- Documents

1. URLA / Lender Loan Information

Select Borrower Pair

Project Type

Condominium
 Cooperative
 Planned Unit Development (PUD)
 Property is not located in a project

Attachment Type

Property Type *
 Required Field

Project Design Type

Subject Property is a Condotel
 Subject Property is a Non-Warrantable Project

Transaction Detail

Construction to Perm Disclosed Separately

Duty to Serve & Existing Energy Improvements

Energy Improvement Amount
 Energy Improvement (FRB)

Renewable Energy Component Type 1

Renewable Energy Component Type 2

Deeds Restriction Term Months Count

PACE Loan Payoff Amount

Refinance Information

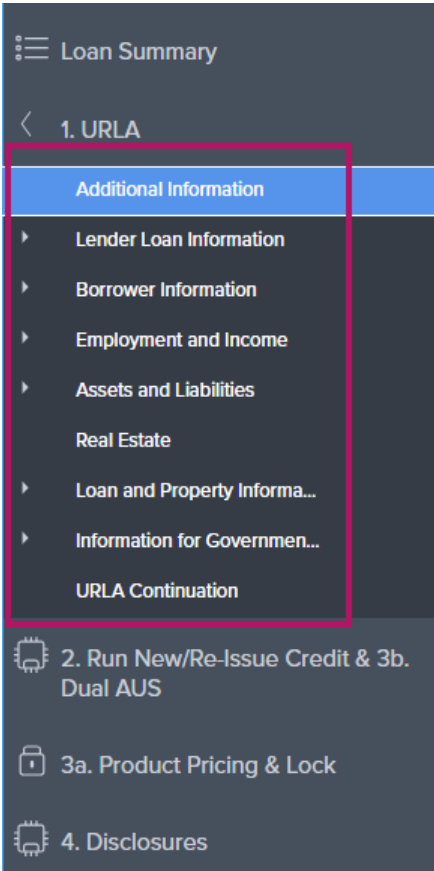
Purpose of Refinance _____ Refinance with Original Creditor

Complete all pop-up fields (Error Details). 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.

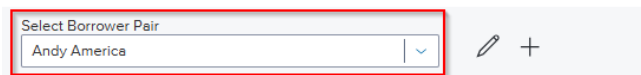
URLA



If there are additional borrower pairs, 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 additional hard stops as the client proceeds through the process.

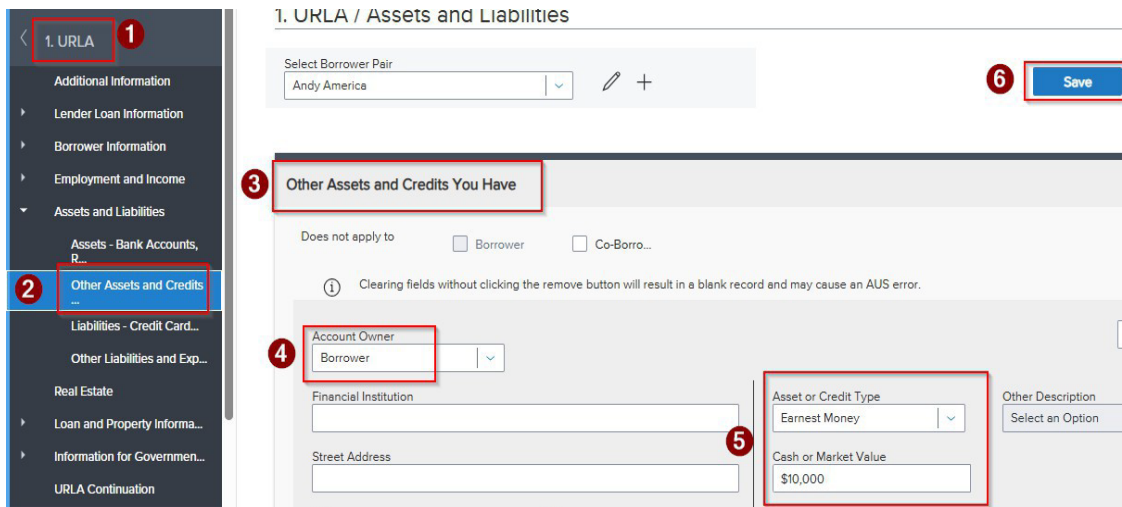
To toggle between borrower pairs, or to confirm which borrower pair you are working on, all URLA screens have this on the upper left side:

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.