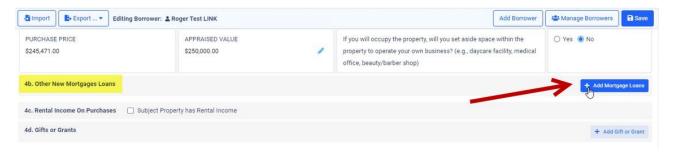


FOLLOW THE PROCESS BELOW FOR DPA PROGRAMS

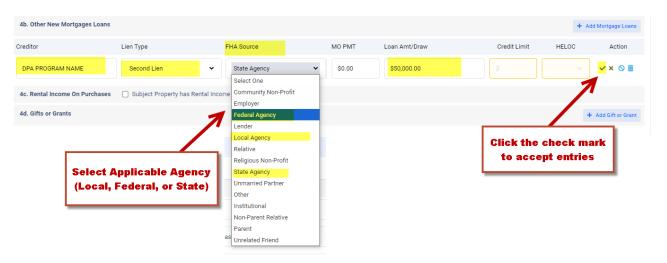
ADDING THE SECOND LIEN TO THE URLA:

- 1. Click on URLA 2020
- 2. Under "4b. Other New Mortgages Loans" select "+ Add Mortgage loans"
- 3. Refer to the Forgivable or Non-Forgivable section based on the selected DPA program



FORGIVABLE:

- Enter the correct DPA program
- Select "Second Lien" under "Lien type"
- Choose the correct FHA source (Local, Federal, or State Agency)
- Enter the loan amount
- Click the check mark upon completion



• Select the eye-shaped icon

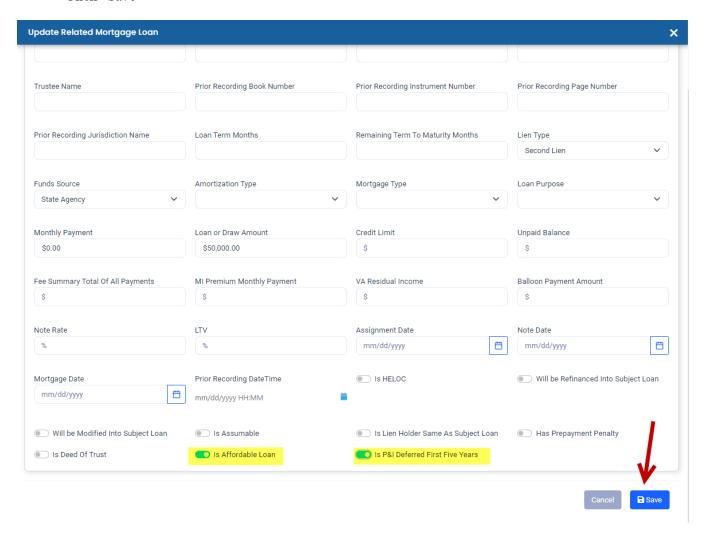




A new window will appear "Update Related Mortgage Loan"

Scroll down and select the following:

- Is Affordable Loan (if applicable)
- Is P&I Deferred First Five Years (if applicable)
- Click "Save"



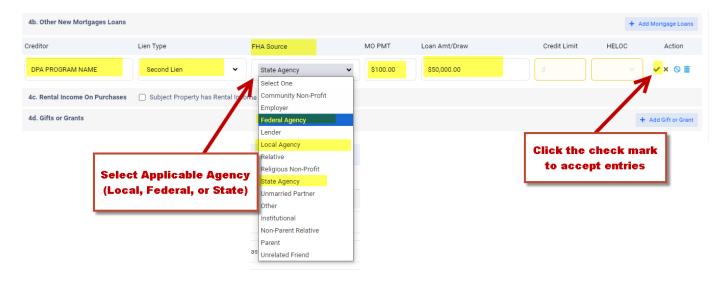
After completing the process, be sure to <u>save once more</u> at the top of the URLA screen.





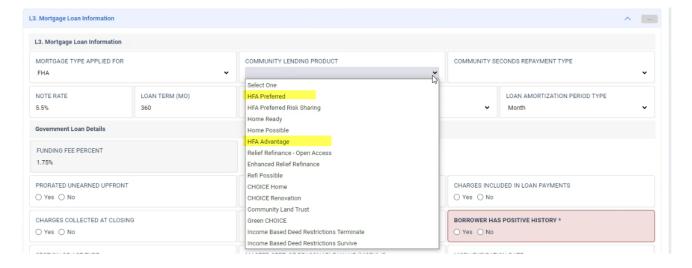
NON-FORGIVABLE:

- Enter the correct DPA program
- Select "Second Lien" under "Lien type"
- Choose the correct FHA source (Local, Federal, or State Agency)
- Enter the mortgage payment
- Enter the loan amount
- Click the check mark upon completion



ADDING THE COMMUNITY LENDING PRODUCT

Select applicable "Community Lending Product" under section "L3. Mortgage Loan Information"

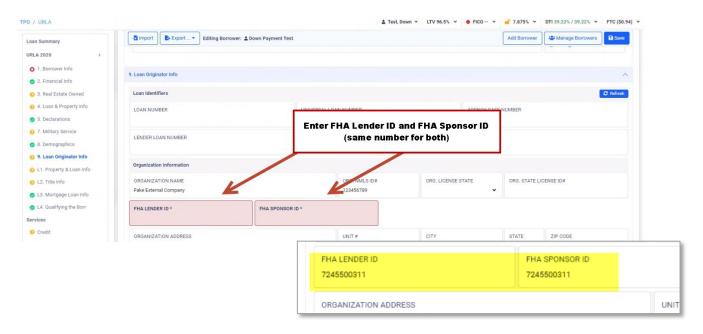




APPLICABLE TO FHA LOANS ONLY (INCLUDING FHA DAP PROGRAMS)

URLA - Section 9. Loan Originator Info:

• Input the LHFS FHA Lender ID / FHA Sponsor ID (7245500311)



Click here to access: How to Run the AUS via DASH