

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

Import Export ... Editing Borrower: Roger Test LINK Add Borrower Manage Borrowers Save

PURCHASE PRICE: \$245,471.00 APPRAISED VALUE: \$250,000.00

If you will occupy the property, will you set aside space within the property to operate your own business? (e.g., daycare facility, medical office, beauty/barber shop) Yes No

4b. Other New Mortgages Loans + Add Mortgage Loans

4c. Rental Income On Purchases Subject Property has Rental Income

4d. Gifts or Grants + Add Gift or Grant

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

4b. Other New Mortgages Loans + Add Mortgage Loans

Creditor	Lien Type	FHA Source	MO PMT	Loan Amt/Draw	Credit Limit	HELOC	Action
DPA PROGRAM NAME	Second Lien	State Agency	\$0.00	\$50,000.00	\$		✓ ✕ 📄

4c. Rental Income On Purchases Subject Property has Rental Income

4d. Gifts or Grants + Add Gift or Grant

Select Applicable Agency (Local, Federal, or State)

Click the check mark to accept entries

- Select the eye-shaped icon

4b. Other New Mortgages Loans + Add Mortgage Loans

Creditor	Lien Type	FHA Source	MO PMT	Loan Amt/Draw	Credit Limit	HELOC	Action
DPA	Second Lien	State Agency	\$0.00	\$15,000.00	\$	-	👁️ ✕ 📄

4c. Rental Income On Purchases Subject Property has Rental Income

4d. Gifts or Grants + Add Gift or Grant

Click the eye-shaped icon to view additional Details

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”

Update Related Mortgage Loan
✕

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Trustee Name	Prior Recording Book Number	Prior Recording Instrument Number	Prior Recording Page Number
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Prior Recording Jurisdiction Name	Loan Term Months	Remaining Term To Maturity Months	Lien Type
<input type="text"/>	<input type="text"/>	<input type="text"/>	Second Lien ▼
Funds Source	Amortization Type	Mortgage Type	Loan Purpose
State Agency ▼	<input type="text"/>	<input type="text"/>	<input type="text"/>
Monthly Payment	Loan or Draw Amount	Credit Limit	Unpaid Balance
\$0.00	\$50,000.00	\$	\$
Fee Summary Total Of All Payments	MI Premium Monthly Payment	VA Residual Income	Balloon Payment Amount
\$	\$	\$	\$
Note Rate	LTV	Assignment Date	Note Date
%	%	mm/dd/yyyy 📅	mm/dd/yyyy 📅
Mortgage Date	Prior Recording DateTime	<input type="checkbox"/> Is HELOC	<input type="checkbox"/> Will be Refinanced Into Subject Loan
mm/dd/yyyy 📅	mm/dd/yyyy HH:MM 📅		
<input type="checkbox"/> Will be Modified Into Subject Loan	<input type="checkbox"/> Is Assumable	<input type="checkbox"/> Is Lien Holder Same As Subject Loan	<input type="checkbox"/> Has Prepayment Penalty
<input type="checkbox"/> Is Deed Of Trust	<input checked="" type="checkbox"/> Is Affordable Loan	<input checked="" type="checkbox"/> Is P&I Deferred First Five Years	

Cancel
Save

After completing the process, be sure to **save once more** at the top of the URLA screen.

FIR, PHIL
LTV 60.241%
FICO --
5.500%
D11 9.257% / 19.883%
FIC (-\$251,000.00)

Import
Export ...
Editing Borrower: Phil EntityTest Fish
Add Borrower
Manage Borrowers
Save

2c. Liabilities - Credits, Debts, and Leases Add Liability

Account Owner	Account Type	Creditor	Account #	REO	MO Pmt	MO Left	Unpaid	Payoffs	Action
Phil EntityTest									



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

4b. Other New Mortgages Loans + Add Mortgage Loans

Creditor	Lien Type	FHA Source	MO PMT	Loan Amt/Draw	Credit Limit	HELOC	Action
DPA PROGRAM NAME	Second Lien	State Agency	\$100.00	\$50,000.00	\$		✓ ✕ 🔄 🗑️

4c. Rental Income On Purchases Subject Property has Rental Income

4d. Gifts or Grants + Add Gift or Grant

Select Applicable Agency (Local, Federal, or State)

Click the check mark to accept entries

ADDING THE COMMUNITY LENDING PRODUCT

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

L3. Mortgage Loan Information

MORTGAGE TYPE APPLIED FOR: FHA

NOTE RATE: 5.5% | LOAN TERM (MO): 360

COMMUNITY LENDING PRODUCT: HFA Preferred

COMMUNITY SECONDS REPAYMENT TYPE: [Dropdown]

LOAN AMORTIZATION PERIOD TYPE: Month

FUNDING FEE PERCENT: 1.75%

PRORATED UNEARNED UPFRONT: Yes No

CHARGES COLLECTED AT CLOSING: Yes No

CHARGES INCLUDED IN LOAN PAYMENTS: Yes No

BORROWER HAS POSITIVE HISTORY *: Yes No

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**)

The screenshot shows the '9. Loan Originator Info' section of the DASH URLA interface. The 'FHA Lender ID' and 'FHA Sponsor ID' fields are highlighted in pink. A red box with the text 'Enter FHA Lender ID and FHA Sponsor ID (same number for both)' has arrows pointing to these two fields. Below the main form, a yellow callout box displays the values 'FHA LENDER ID: 7245500311' and 'FHA SPONSOR ID: 7245500311'.

Click here to access: [How to Run the AUS via DASH](#)