

**UR Lending** *Under Righter™*  
 United Residential Lending, LLC

UR Lending  
User: ltest

1-CREDIT 2-1003 3-AU SUBMIT 4-AU RESULTS STIPS DOCS PIPELINE PRICER ADMIN LOG-OFF

**A/U SUBMISSION FORM**

Loan No: 0811000004

Copy Import Export DO Save Print

Broker:  Enter the first few letters of the Broker Company Name (or Company ID), then [Tab] to select below...

Select:

**Section 1 of 2 ENTER BORROWER INFO / ORDER CREDIT**

Primary 1003	First	Mid	Last	Suff	SSN	DOB	Marital	Citizenship	Dep
Borrower:	Sara		Pratt		00 0-00-00 29		Married	US Citizen	0
Spouse:	George		Pratt		00 0-00-00 30		Married	US Citizen	0

  

Street Address	Zip	City	St	Own?	Yrs	Mos	Yrs	Mos	Self-Employed
Curr: 14 96 Willow Park	80 241	DENVER	CO	Own	5	0	Job: 6	1	<input type="checkbox"/>
Prev:							Prof: 6	0	<input type="checkbox"/>

No Credit Report yet in system...

- RE-ISSUE CREDIT
- ORDER NEW CREDIT
- Manual Credit Entry

	FICO SCORES			BK/FORECLOSURE			MTG/RENT LATES					
	XPN	EFX	TU	Type	Filing Date	Dischg Date	30	60	90	120	150	
Bor:	68 0	68 0	68 0	none			12:	0	0	0	0	0
Cob:	68 0	68 0	68 0	Forecl:	none		24:	0	0	0	0	0

  

	CREDIT DEPTH			CONSUMER LATES					
	Total No of Tradelines:	Oldest Trade Started:	High Trade Balance:	30	60	90	120	150	
	0		\$0	12:	0	0	0	0	0
				24:	0	0	0	0	0

If "Manual Credit is entered be sure to enter all applicable info

Additional 1003's  **Mary Smith** 

This view will allow you to order a new credit report – choose the vendor from the dropdown (they are configured at the company level).

No Credit Report yet in system...

RE-ISSUE CREDIT

ORDER NEW CREDIT

Manual Credit Entry

Kroll Factual Data (52)   XPN  E  TU

[www.krollfactualdata.com](http://www.krollfactualdata.com) 800-929-3400  
Loveland, CO

This view will allow you repull a previous credit report by report # – choose the vendor from the dropdown (they are configured at the company level).

No Credit Report yet in system...

RE-ISSUE CREDIT

ORDER NEW CREDIT

Manual Credit Entry

Kroll Factual Data (52) RefNo:

[www.krollfactualdata.com](http://www.krollfactualdata.com) 800-929-3400  
Loveland, CO

Section 2 of 2 **LOAN TERMS, SUBJECT PROPERTY & SETTLEMENT SUMMARY**

PROPOSED LOAN	OTHER LOAN	MARKET VALUE / LTVS	SETTLEMENT SUMMARY
Lien: 1st Lien	None Jr Lien	PurchPrice: \$900,000	Proposed Loan: \$192,000.00
Amt: \$192,000		Mkt Value: \$240,000	- Close Costs: \$2,500.00
Mos: 360 @ 6.375%		LTV: 80.00% CLTV: 80.00%	- Improvemnts: \$0.00
Pmt: \$1,197.83		<b>SUBJECT PROPERTY</b>	
PPP: None i/o: <input type="checkbox"/>	None i/o: <input type="checkbox"/>	Addr: 1496 Willow Park	- <b>Mortg P/Os</b> : \$439,299.00
MI: <input checked="" type="checkbox"/> Impnds: <input checked="" type="checkbox"/> Combo: <input type="checkbox"/> Purch: <input type="checkbox"/>		Zip: 80241 DENVER CA	- <b>Other P/Os</b> : \$0.00
<b>INCOME / EXPENSES</b>		<input type="checkbox"/> Same as Borrowers Address	- Purch Price: \$900,000.00
DTI: 6.32%	Disposable: \$21,546.17	OccStatus: Owner Occ	+ Other Loans: \$0.00
<a href="#">DTI Worksheet</a>	DocType: Full	PropType: SFR/SFD	+ Seller Paid: \$0.00
		Stories: 1 Rural: <input type="checkbox"/> Acres: 0	+ <b>OtherCredit</b> : \$1,700.00
			= DwnPmtReq: \$1,148,099.00

MI & Impounds— are essential for decisioning.....DTI Worksheet will link you to pg 2 of the 1003

**FHA**

FHA Lender ID:  FHA Sponsor ID:

GOVERNMENT LOANS	FHA LOANS
Type of Refi: Full Documentation	MIP Refund Amt: <input type="text"/>
<b>AGENCY (Fannie/Freddie)</b>	
DU/LP: DU: Approve/Eligible	<b>PRODUCT SELECTION</b>
Product: Fannie: Standard	
MI Covg: >90=30%	
<b>FHA TOTAL Scorecard</b>	
Results: FHA: DU-> Approve/Eligible	Price: Show All Products BE-30 Days
	2nd: Show All Products BE-30 Days
	<b>Submit for PreQual</b>

DU / LP – are essential for decisioning agency programs  
 Product – is essential for decisioning  
 MI Covg - is essential for decisioning  
 Results - is essential for decisioning FHA programs

Lock Period can be indicated here