



## Product Release December 10, 2020:

### Ellie Mae Digital Lending Platform Uniform Residential Loan Application Updates

The Ellie Mae Digital Lending Platform to Closing Corp Fees integration will be updated to accommodate the new URLA form that is being introduced in 2021.

For Refinance transactions, the "Is this Transaction a Streamline Refinance" question on the Closing Corp Fees **Questions** tab will be set to "Yes" (Figure 2) when "Streamline Without Appraisal" (fieldID: URLA.X166) or "Streamline With Appraisal" (fieldID: URLA.X166) in the Digital Lending Platform is selected (figure 1).

For VA Refinance loans, the "Is this Transaction a Streamline Refinance" question on the Closing Corp Fees **Questions** tab will be set to "Yes" (Figure 2) when the Refinance Program "Interest Rate Reduction" (fieldID: URLA.X166) in the Digital Lending Platform is selected (figure 1.1).

This item will be available for testing in our UAT environment on Friday, December 4, 2020.

Figure 1: Ellie Mae Digital Lending Platform

■ Appraisal WESTVM expected	08/27/20
■ Resubmittal expected	08/31/20
■ Approval expected	09/02/20
■ Ready for Docs expected	09/04/20
■ Docs Out expected	09/05/20
■ Funding expected	09/09/20
■ Shipping expected	09/11/20
■ Lock expired	09/14/20
■ Purchasing expected	09/16/20
■ Completion expected	09/16/20

- Forms Tools Services
- 1003 URLA - Lender
  - 1003 URLA Continuation
  - 1003 URLA Part 1
  - 1003 URLA Part 2
  - 1003 URLA Part 3
  - 1003 URLA Part 4
  - 1098 Mortgage Interest
  - 2015 Itemization
  - Additional Disclosures Information
  - Additional Requests Information
  - Affiliated Business Arrangements
  - Affiliated Business Disclosure
  - Aggregate Escrow Account
  - AMB Reports
  - AndrewHomePointTest
  - ATR/QM Management
  - Bi-weekly Loan Payment Summary
  - Borrower Information - Vesting
  - Borrower Summary - Origination
  - Borrower Summary - Processing
- Show in Alpha Order  Show All

**Community Property State**

- At least one borrower lives in a community property state.  
 The property is in a community property state.

**Project Type**

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

 Property Type 

 Project Design Type 
**Purpose of Loan**

- Purchase  Construction  
 Cash-Out Refi  Construction - Perm  
 No Cash-Out Refi  Other -

**Property Will Be**

- Primary  Gross Rent   
 Secondary  Occup. Rate  %  
 Investment  
 FHA Secondary Residence

**Energy Improvement**

- Mortgage loan will finance energy-related improvements  
 Property is currently subject to a lien that could take priority over the first mortgage lien, such as a clean energy lien paid through property taxes (e.g., the Property Assessed Clean Energy program).

**Purpose of Refinance**


 Refinance with Original Creditor  Yes  No

**Refinance Type**

- No Cash Out  
 Limited Cash Out  
 Cash Out

**Refinance Detail**

Year Aqd   
 Original Cost   
 Existing Liens to be Paid Off   
 Describe Improvements   
 made  to be made Cost

**Refinance Program**

- Full Documentation  
 Interest Rate Reduction  
 Streamline With Appraisal  
 Streamline Without Appraisal  
 Other

**Construction Loan Detail**

Period  months  
 Lot Acquired date  //   
 Original Cost

**Transaction Detail**

- Construction to Perm Disclosed Separately  
 Conversion of Contract for Deed or Land Contract  
 Renovation  
 Construction-Conversion/Construction-to-Permanent

Figure 2.1: VA Refinance Loan

**Alerts & Messages** Log

- Processing expected 02/10/20
- Submittal expected 02/17/20
- Cond. Approval expected 02/20/20
- Resubmittal expected 02/25/20
- Approval expected 02/27/20
- Ready for Docs expected 02/29/20
- Docs Out expected 03/01/20
- Funding expected 03/05/20
- Shipping expected 03/07/20
- Purchasing expected 03/12/20
- Completion expected 03/12/20

### 1003 URLA - Lender

**Refinance Program**

Full Documentation

Interest Rate Reduction

Streamline With Appraisal

Streamline Without Appraisal

Other ▼

Describe Improvements

made  to be made Cost

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**Construction Loan Detail**

Period  months

Lot Acquired date //

Original Cost

Existing Lien

Present Value of Lot (a)

Cost of Improvements (b)

Total (a+b)

**Transaction Detail**

Construction to Perm Disclosed Separately

Conversion of Contract for Deed or Land Contract

Renovation

Construction-Conversion/Construction-to-Permanent

Single-Closing  Two-Closing

**Lot/Land Status**

Initial Acquisition

Refinance

Land Value Type

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**L2. Title Information**

Title to the Property Will be Held in What Name(s):

For Refinance:  
Title to the Property is Currently Held in What Name(s):

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**Estate Will be Held in**

If Leasehold, enter expiration date: //

**Manner in Which Title Will be Held**

Sole Ownership  Tenancy by the Entirety

Life Estate  Other

Tenancy in Common  Joint Tenancy with Right of Survivorship

**Trust Information**

Title Will be Held by an *Inter Vivos* (Living) Trust

Title Will be Held by a Land Trust

**Indian Country Land Tenure**

Fee Simple

Individual Trust Land

Other

Tribal Trust Land (On a Reservation)

Tribal Trust Land (off Reservation)

Alaska Native Corporation Land

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**L3. Mortgage Loan Information**

**Mortgage Type Applied For**

Conventional

USDA-RD

Gov't Loan Type

FHA

VA

HELOC

**Terms of Loan**

Purchase Price

Loan Amount

MIP / FF

Total Loan Amt

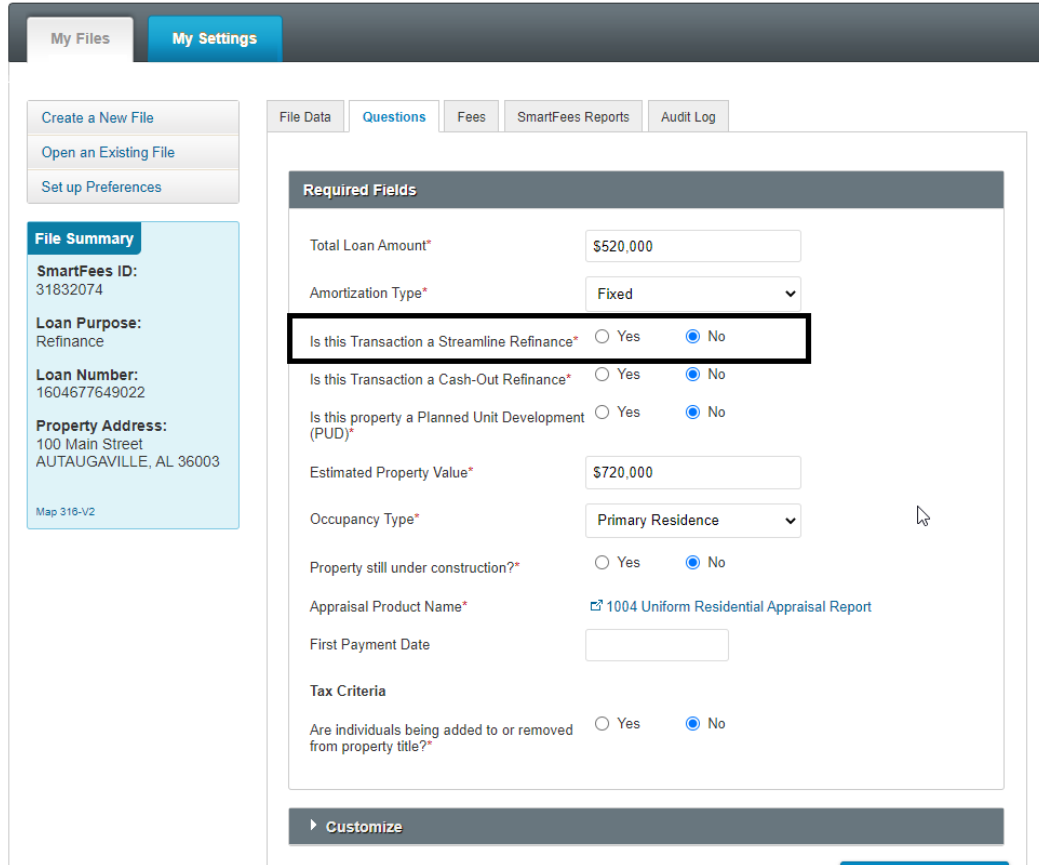
Note Rate  %

Forms Tools Services

- 1003 URLA Part 1
- 1003 URLA Part 2
- 1003 URLA Part 3
- 1003 URLA Part 4
- 1003 URLA Continuation
- 1003 URLA - Lender
- 2015 Itemization
- Borrower Summary - Origination
- Borrower Summary - Processing
- Construction Management
- Loan Estimate Page 1
- Loan Estimate Page 2
- Loan Estimate Page 3
- Closing Disclosure Page 1
- Closing Disclosure Page 2
- Closing Disclosure Page 3
- Closing Disclosure Page 4
- Closing Disclosure Page 5
- RegZ - CD
- RegZ - LE

Show in Alpha Order  Shgw All

Figure 2: Closing Corp Fees Questions Tab



The screenshot displays the 'My Settings' tab in the Closing Corp Fees application. The 'Questions' sub-tab is active, showing a 'Required Fields' section. The fields and their values are as follows:

Field Name	Value / Selection
Total Loan Amount*	\$520,000
Amortization Type*	Fixed
Is this Transaction a Streamline Refinance*	<input type="radio"/> Yes <input checked="" type="radio"/> No
Is this Transaction a Cash-Out Refinance*	<input type="radio"/> Yes <input checked="" type="radio"/> No
Is this property a Planned Unit Development (PUD)*	<input type="radio"/> Yes <input checked="" type="radio"/> No
Estimated Property Value*	\$720,000
Occupancy Type*	Primary Residence
Property still under construction?*	<input type="radio"/> Yes <input checked="" type="radio"/> No
Appraisal Product Name*	1004 Uniform Residential Appraisal Report
First Payment Date	
Tax Criteria	
Are individuals being added to or removed from property title?*	<input type="radio"/> Yes <input checked="" type="radio"/> No

A red box highlights the 'Is this Transaction a Streamline Refinance\*' field. A 'Customize' button is visible at the bottom of the form.

Previous updates to support the URLA 2020 changes have been available in the Closing Corp Fees application as of **December 2019**. A summary of the changes is below

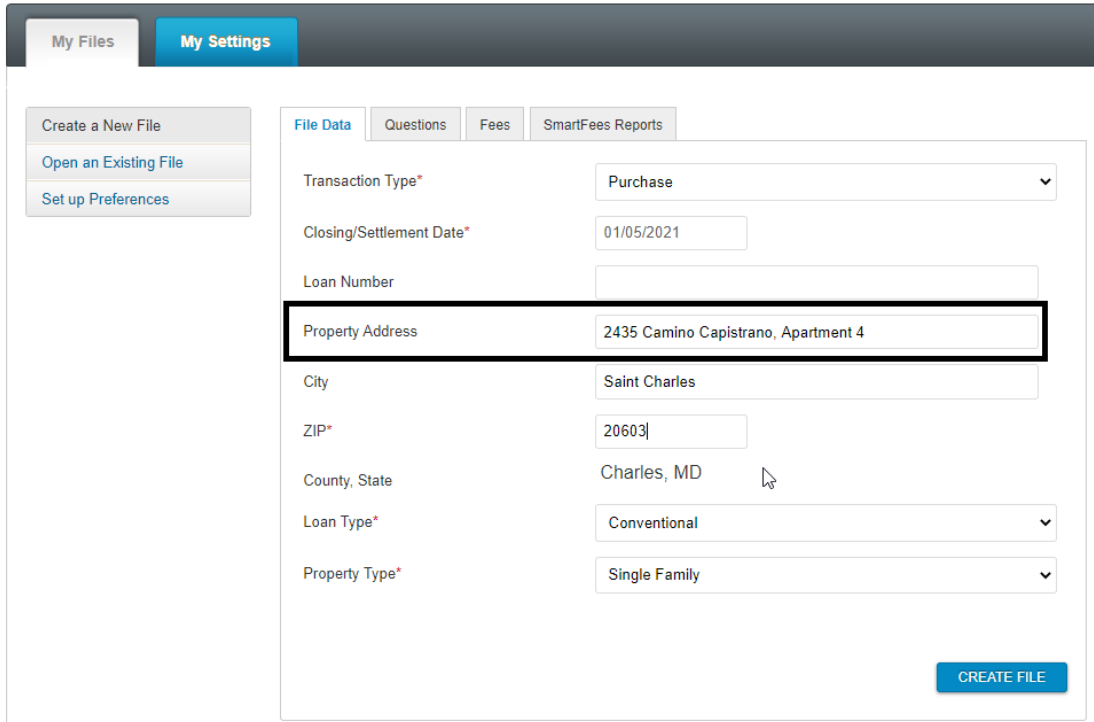
### Updates to Property Street Address

The Closing Corp Fees application was updated to read the "Street address" (field URLA.X73), Unit type (field URLA.X74) and Unit # (field URLA.X75) from the URLA 2020 form in the Ellie Mae Digital Lending Platform (Figure 3). The above fields are displayed as comma concatenated in the "Property Address" field of the Closing Corp Fees application.

Figure 3: Ellie Mae Digital Lending Platform

<ul style="list-style-type: none"> <li><span style="color: red;">■</span> Processing expected 08/16/20</li> <li><span style="color: red;">■</span> Conduct LDP/GSA Search expect 08/20/20</li> <li><span style="color: red;">■</span> Obtain CAIVRS Number expected 08/20/20</li> <li><span style="color: red;">■</span> Obtain FHA Case # expected 08/20/20</li> <li><span style="color: red;">■</span> Obtain Refi Authorization expecte 08/20/20</li> <li><span style="color: red;">■</span> Validate Subject Property Address: 08/20/20</li> <li><span style="color: red;">■</span> Submittal expected 08/23/20</li> <li><span style="color: red;">■</span> Cond. Approval expected 08/26/20</li> <li><span style="color: red;">■</span> Appraisal WESTVM expected 08/27/20</li> <li><span style="color: red;">■</span> Resubmittal expected 08/31/20</li> <li><span style="color: red;">■</span> Approval expected 09/02/20</li> <li><span style="color: red;">■</span> Ready for Docs expected 09/04/20</li> <li><span style="color: red;">■</span> Docs Out expected 09/05/20</li> <li><span style="color: red;">■</span> Funding expected 09/09/20</li> <li><span style="color: red;">■</span> Shipping expected 09/11/20</li> <li><span style="color: red;">■</span> Lock expired 09/14/20</li> <li><span style="color: red;">■</span> Purchasing expected 09/16/20</li> <li><span style="color: red;">■</span> Completion expected 09/16/20</li> </ul>	<p><b>To be completed by the Lender:</b></p> <input type="checkbox"/> Print ULI / NULI on URLA <input type="checkbox"/> Print both ULI / NULI and Loan # <input type="checkbox"/> Include Lender Information Pages in Borrower Package <p>Agency Case No <input type="text"/>          Lender Case No <input type="text" value="0022008EM007175"/>          URLA Loan Identifier <input type="text" value="0022008EM007175"/></p> <p>Loan Program <input type="text" value="FHA Fixed Rate"/></p> <p><b>Uniform Residential Loan Application - Lender Loan Information</b></p> <p><b>L1. Property and Loan Information</b></p> <p><b>Subject Property</b></p> <p>Street Address <input type="text" value="2435 Camino Capistrano"/> No Units <input type="text"/>          Unit Type <input type="text" value="Apartment"/> Year Built <input type="text"/>          Unit # <input type="text" value="4"/> Estimated Value <input type="text"/>          City <input type="text" value="Saint Charles"/> Appraised Value <input type="text"/>          State <input type="text" value="MD"/> Zip <input type="text" value="20603"/>          County <input type="text" value="Charles"/></p> <p>Legal Description <input type="text"/></p> <p><b>Community Property State</b></p> <input type="checkbox"/> At least one borrower lives in a community property state. <input type="checkbox"/> The property is in a community property state. <p><b>Project Type</b></p> <input type="checkbox"/> Condominium <input type="checkbox"/> Planned Unit Development (PUD) <input type="checkbox"/> Cooperative <input type="checkbox"/> Property is not located in a project Property Type <input type="text" value="Detached"/> Project Design Type <input type="text"/> <p><b>Purpose of Loan</b></p> <input checked="" type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Cash-Out Refi <input type="checkbox"/> Construction - Perm <input type="checkbox"/> No Cash-Out Refi <input type="checkbox"/> Other - <input type="text"/> <p><b>Property Will Be</b></p> <input checked="" type="checkbox"/> Primary Gross Rent <input type="text"/> <input type="checkbox"/> Secondary Occup. Rate <input type="text"/> % <input type="checkbox"/> Investment <input type="checkbox"/> FHA Secondary Residence <p><b>Energy Improvement</b></p> <input type="checkbox"/> Mortgage loan will finance energy-related improvements <input type="checkbox"/> Property is currently subject to a lien that could take priority over the first mortgage lien, such as a clean energy lien paid through property taxes (e.g., the Property Assessed Clean Energy program). <p><b>Purpose of Refinance</b> <input type="text"/></p>
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Figure 4: Closing Corp Fees File Data tab



The screenshot shows the 'My Settings' page in the SmartFees application. The 'File Data' tab is selected, and the form contains the following fields:

Field	Value
Transaction Type*	Purchase
Closing/Settlement Date*	01/05/2021
Loan Number	
Property Address	2435 Camino Capistrano, Apartment 4
City	Saint Charles
ZIP*	20603
County, State	Charles, MD
Loan Type*	Conventional
Property Type*	Single Family

A 'CREATE FILE' button is located at the bottom right of the form.

### Updates to support Single Closing Construction to Perm loans

With the introduction of the URLA 2020 form, the Ellie Mae digital Lending Platform was updated to support Single Closing Construction to Perm transactions with a new flag “Single-Closing” (field id: URLA.X134) (Figure 5). Selecting this field in the platform will indicate in Closing Corp Fees that the loan is a Single-Closing Construction to Permanent loan (Figure 6).

Figure 5: Ellie Mae Digital Lending Platform

<input checked="" type="checkbox"/> Processing expected	08/16/20
<input checked="" type="checkbox"/> Conduct LDP/GSA Search expect	08/20/20
<input checked="" type="checkbox"/> Obtain CAIVRS Number expected	08/20/20
<input checked="" type="checkbox"/> Obtain FHA Case # expected	08/20/20
<input checked="" type="checkbox"/> Obtain Refi Authorization expecte	08/20/20
<input checked="" type="checkbox"/> Validate Subject Property Address:	08/20/20
<input checked="" type="checkbox"/> Submittal expected	08/23/20
<input checked="" type="checkbox"/> Cond. Approval expected	08/26/20
<input checked="" type="checkbox"/> Appraisal WESTVM expected	08/27/20
<input checked="" type="checkbox"/> Resubmittal expected	08/31/20
<input checked="" type="checkbox"/> Approval expected	09/02/20
<input checked="" type="checkbox"/> Ready for Docs expected	09/04/20
<input checked="" type="checkbox"/> Docs Out expected	09/05/20
<input checked="" type="checkbox"/> Funding expected	09/09/20
<input checked="" type="checkbox"/> Shipping expected	09/11/20
<input checked="" type="checkbox"/> Lock expired	09/14/20
<input checked="" type="checkbox"/> Purchasing expected	09/16/20
<input checked="" type="checkbox"/> Completion expected	09/16/20

- Forms Tools Services
- 1003 URLA - Lender
  - 1003 URLA Continuation
  - 1003 URLA Part 1
  - 1003 URLA Part 2
  - 1003 URLA Part 3
  - 1003 URLA Part 4
  - 1098 Mortgage Interest
  - 2015 Itemization
  - Additional Disclosures Information
  - Additional Requests Information

<input checked="" type="checkbox"/> Purchase	<input type="checkbox"/> Construction	<input checked="" type="checkbox"/> Primary	Gross Rent <input type="text"/>
<input type="checkbox"/> Cash-Out Refi	<input type="checkbox"/> Construction - Perm	<input type="checkbox"/> Secondary	Occup. Rate <input type="text"/> %
<input type="checkbox"/> No Cash-Out Refi	<input type="checkbox"/> Other - <input type="text"/>	<input type="checkbox"/> Investment	
		<input type="checkbox"/> FHA Secondary Residence	

**Energy Improvement**

Mortgage loan will finance energy-related improvements

Property is currently subject to a lien that could take priority over the first mortgage lien, such as a clean energy lien paid through property taxes (e.g., the Property Assessed Clean Energy program).

**Purpose of Refinance**

**Refinance with Original Creditor**  Yes  No

<b>Refinance Type</b>	<b>Refinance Detail</b>
<input type="checkbox"/> No Cash Out	Year Aqd <input type="text"/>
<input type="checkbox"/> Limited Cash Out	Original Cost <input type="text"/>
<input type="checkbox"/> Cash Out	Existing Liens to be Paid Off <input type="text"/>

**Refinance Program**

Full Documentation

Interest Rate Reduction

Streamline With Appraisal

Streamline Without Appraisal

Other

**Describe Improvements**

made  to be made Cost

<b>Construction Loan Detail</b>	<b>Transaction Detail</b>
Period <input type="text"/> months	<input type="checkbox"/> Construction to Perm Disclosed Separately
Lot Acquired date <input type="text"/>	<input type="checkbox"/> Conversion of Contract for Deed or Land Contract
Original Cost <input type="text"/>	<input type="checkbox"/> Renovation
Existing Lien <input type="text"/>	<input type="checkbox"/> Construction Conversion/Construction-to-Permanent
Present Value of Lot (a) <input type="text"/>	<input type="checkbox"/> Single-Closing <input type="checkbox"/> Two-Closing
Cost of Improvements (b) <input type="text"/>	<b>Lot/Land Status</b>
	<input type="checkbox"/> Initial Acquisition



Figure 6: Closing Corp Fees

Create a New File

Open an Existing File

Set up Preferences

File Data Questions Fees SmartFees Reports

Transaction Type\* Purchase ▼

Lien Position\* First ▼

Construction-Perm\*  Yes  No

Closing/Settlement Date\* 01/05/2021

Loan Number

Property Address

City

ZIP\*

County, State

Loan Type\* Conventional ▼

Property Type\* Single Family ▼

CREATE FILE

Note: The introduction of the following fields in the Ellie Mae Digital Lending Platform will **not** be updated on the Closing Corp Fees application (Figure 7).

The Closing Corp Fees application will continue to read the Property Type field (field id: 1041) to denote if the property is a Condominium, Planned Unit Development (PUD) or Cooperative property

The Closing Corp Fees application will continue to read the Cash-Out Refi and No Cash-Out Refi (field id:19) fields to denote if the transaction is a Cash out Refinance transaction



Processing expected	08/16/20
Conduct LDP/GSA Search expect	08/20/20
Obtain CAIVRS Number expected	08/20/20
Obtain FHA Case # expected	08/20/20
Obtain Refi Authorization expecte	08/20/20
Validate Subject Property Address:	08/20/20
Submittal expected	08/23/20
Cond. Approval expected	08/26/20
Appraisal WESTVM expected	08/27/20
Resubmittal expected	08/31/20
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Purchasing expected	09/16/20
Completion expected	09/16/20

Forms	Tools	Services
1003 URLA - Lender		
1003 URLA Continuation		
1003 URLA Part 1		
1003 URLA Part 2		
1003 URLA Part 3		
1003 URLA Part 4		
1098 Mortgage Interest		
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Affiliated Business Arrangements		
Affiliated Business Disclosure		
Aggregate Escrow Account		
AMB Reports		
AndrewHomePointTest		
ATR/QM Management		
Bi-weekly Loan Payment Summary		

Unit #	4	Estimated Value	
City	Saint Charles	Appraised Value	
State	MD	Zip	20603
County	Charles		
Legal Description			

<b>Community Property State</b> <input type="checkbox"/> At least one borrower lives in a community property state. <input type="checkbox"/> The property is in a community property state.	<b>Project Type</b> <input checked="" type="checkbox"/> Condominium <input checked="" type="checkbox"/> Planned Unit Development (PUD) <input checked="" type="checkbox"/> Cooperative <input type="checkbox"/> Property is not located in a project
	Property Type: Detached Project Design Type:
<b>Purpose of Loan</b> <input type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Cash-Out Refi <input checked="" type="checkbox"/> Construction - Perm <input type="checkbox"/> No Cash-Out Refi <input type="checkbox"/> Other -	<b>Property Will Be</b> <input checked="" type="checkbox"/> Primary    Gross Rent: % <input type="checkbox"/> Secondary    Occup. Rate: % <input type="checkbox"/> Investment <input type="checkbox"/> FHA Secondary Residence
<b>Energy Improvement</b> <input type="checkbox"/> Mortgage loan will finance energy-related improvements <input type="checkbox"/> Property is currently subject to a lien that could take priority over the first mortgage lien, such as a clean energy lien paid through property taxes (e.g., the Property Assessed Clean Energy program).	
<b>Purpose of Refinance</b>	
Refinance with Original Creditor: <input type="checkbox"/> Yes <input type="checkbox"/> No	
<b>Refinance Type</b> <input type="checkbox"/> No Cash Out <input type="checkbox"/> Limited Cash Out <input type="checkbox"/> Cash Out	<b>Refinance Detail</b> Year Aqd: Original Cost: Existing Liens to be Paid Off: Describe Improvements: <input type="checkbox"/> made <input type="checkbox"/> to be made    Cost:
<b>Refinance Program</b> <input type="checkbox"/> Full Documentation <input type="checkbox"/> Interest Rate Reduction <input type="checkbox"/> Streamline With Appraisal <input type="checkbox"/> Streamline Without Appraisal <input type="checkbox"/> Other	