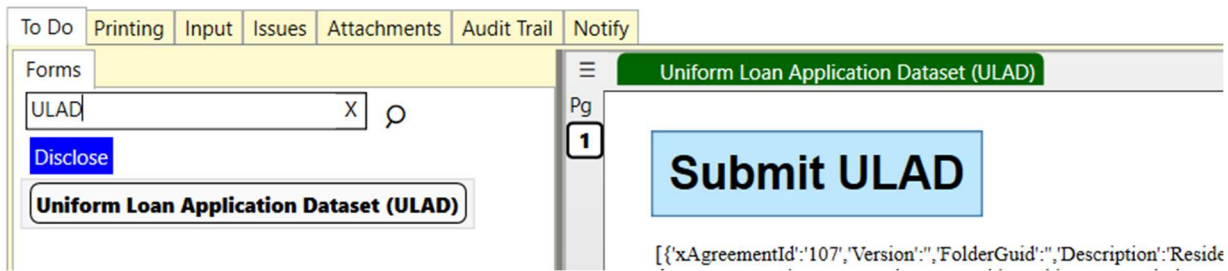


## Uploading ULAD data to xAgreement for submission to LPA, DO/DU or GUS

1. Select Uniform Loan Application Dataset (ULAD from the list under To Do, and select “Submit ULAD”.



The screenshot shows the xAgreement interface. At the top, there are tabs: 'To Do', 'Printing', 'Input', 'Issues', 'Attachments', 'Audit Trail', and 'Notify'. The 'To Do' tab is active, showing a list of forms. The first form is 'Uniform Loan Application Dataset (ULAD)'. Below the list, there is a search bar with 'ULAD' entered and a 'Disclose' button. To the right, there is a large blue button labeled 'Submit ULAD'. Below the button, there is a small text string: [{"xAgreementId": "107", "Version": "", "FolderGuid": "", "Description": "Reside"}].

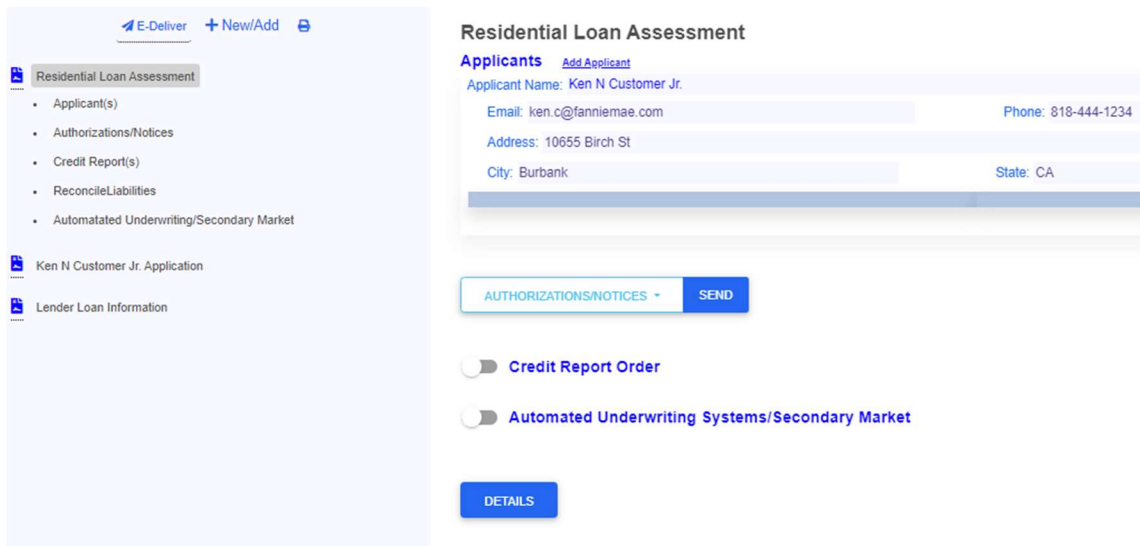
2. Login to xAgreement using your email address and password. (If you have no set up a password, or have forgotten your password, login using a code enter your email address and select “Proceed without password”.)



The screenshot shows the xAgreement login page. At the top, there is the xAgreement logo. Below the logo, there is a form with two input fields: 'ID' and 'Password'. The 'ID' field contains the email address 'support@oedna.com'. The 'Password' field is masked with dots. Below the input fields, there are two buttons: 'Sign in' and 'Proceed without password'. Below the buttons, there is a checkbox labeled 'Keep Me Signed in (this is not a public computer)'. At the bottom, there is a disclaimer: '\*\* By accessing xAgreement/WebBankBox you are agreeing to their Terms and Conditions'.

3. xAgreement opens on the Residential Loan Assessment.

If you would like to view URLA data prior to submission, select the borrower’s application or Lender Loan Information forms in the list on the left.



The screenshot shows the Residential Loan Assessment page in xAgreement. On the left, there is a sidebar with a list of forms: 'Residential Loan Assessment', 'Ken N Customer Jr. Application', and 'Lender Loan Information'. The 'Residential Loan Assessment' form is selected. The main content area shows the details for the selected form. At the top, there is a header 'Residential Loan Assessment' and a sub-header 'Applicants'. Below the sub-header, there is a form with the following information: 'Applicant Name: Ken N Customer Jr.', 'Email: ken.c@fanniema.com', 'Phone: 818-444-1234', 'Address: 10655 Birch St', 'City: Burbank', and 'State: CA'. Below the form, there is a button labeled 'AUTHORIZATIONS/NOTICES' and a 'SEND' button. Below the buttons, there are two toggle buttons: 'Credit Report Order' and 'Automated Underwriting Systems/Secondary Market'. Below the toggle buttons, there is a 'DETAILS' button.

4. Select the toggle button for “Automated Underwriting Systems/Secondary Market”



5. To submit to LPA, mark the checkbox next to Loan Product Advisor 5.0. If this is the first time you are submitting to LPA, enter your Seller Number and/or TPO Number and if you are a TPO select a TPO: Role Type, and provide your Loan Product Advisor System-to-System Id and Password. This information will be stored in xAgreement for all future submissions.

To submit to DO/DU or GUS, mark the checkbox next to “Download ULAD XML”.

Select SUBMIT

**Automated Underwriting Systems/Secondary Market**

**Loan Product Advisor 5.0** LPA Key:

Seller Number:  
 Loan Product Advisor Id:  
 LPA Password:  
 TPO Number:  
 TPO: Role Type ▼

**Download ULAD XML**

**SUBMIT**

6. **Submitting to Loan Product Advisor 5.0.** If the file data passes the initial schema check the file will be transmitted to LPA and a countdown will appear below “LPA Key”. When xAgreement received a response from LPA the LPA Key number and risk assessment information will display along with links to view the full findings, document checklist, HVE, credit and errors.

LPA Key: A1996980

- LPA Key: A1996980
- Eligibility: FreddieMacEligible
- Recommendation: Accept

[View FreddieMac Full Findings](#) [Document Checklist](#) [HVE](#) [Merged Credit](#) [Errors](#)

**Submitting to Desktop Originator/Desktop Underwriter and USDA Rural Development (GUS).** The ULAD.XML will download and can be seen at the bottom of your browser. You will find the file in your Downloads folder, or you can Open the file and save it in a location you choose. Then follow the instructions provided by DO, DU or GUS to import the file into their system.

7. If the file does not pass the initial schema check “BadRequest Request” will be shown in the Submitted Status list. Select “View Response XML” in the Edit/Remove column to see the data quality errors.

| Submitted          | Status           | Created                          | Edit/Remove                       |
|--------------------|------------------|----------------------------------|-----------------------------------|
| BadRequest Request | 3/1/2021 2:03 PM | <a href="#">View Request XML</a> | <a href="#">View Response XML</a> |

These errors can be resolved by changing information on the Application and Lender Loan Information forms within xAgreement or you can return to FocusAgent to provide the required data and resend the file to xAgreement.