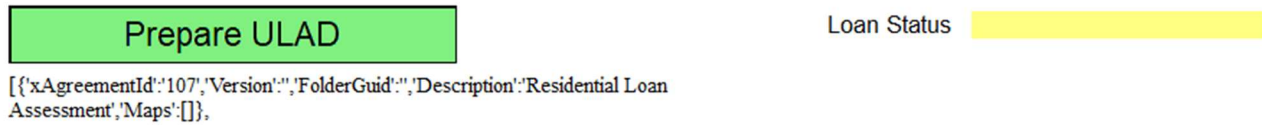# Uploading ULAD data to xAgreement for submission to LPA, DO/DU or GUS

1. Go to form 27265, Uniform Loan Application Data Set (ULAD), and select "Prepare ULAD".
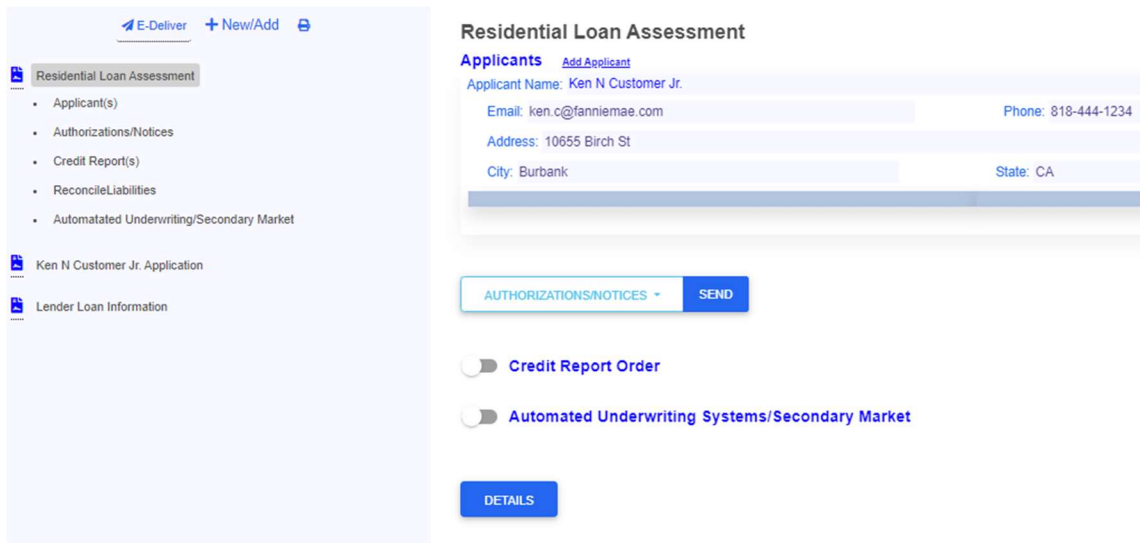

2. Login to xAgreement using your email address and password. (If you have no set up a password, or have forgotten your password, login using a code enter your email address and select "Proceed without password".)

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.

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

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 receives 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.

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.

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