

### **Gift Funds:**

- When gift funds are being given at closing, the gift funds should be entered BOTH in the **1003 – URLA Page 4 – Section 4D** and **Closing Disclosure Page 3 – Line L06**.

**1003 URLA Part 4**

Complete if the property is a 2-4 Unit Primary Residence or an Investment Property

Expected Monthly Rental Income	<input type="text"/>
Occupancy Rate	<input type="text"/> %

For LENDER to Calculate:

Expected Net Monthly Rental Income	<input type="text"/>
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**4d. Gifts or Grants You Have Been Given or Will Receive for this Loan** [Show all Gifts or Grants](#)

Borrower	<input type="checkbox"/> Does not apply					
Co-Borrower	<input type="checkbox"/> Does not apply					
Bor/Cob/Both	Asset Type:	Deposited	Source	Amt Applied to Down Payment	Amt Applied to Closing Costs	Cash or Market Value
Borrower	Gift of Cash	No	Parent (FNMA/FI)			5,000.00

**Closing Disclosure Page 3**

11		
12		
13		
14		
15		

**L. Paid Already by or on Behalf of Borrower at Closing** Sub Total

01 Deposit	<input type="text" value="25,000.00"/>
02 Loan Amount	<input type="text" value="434,981.00"/>
03 Existing Loan(s) Assumed or Taken Subject to	<input type="text"/>
04 <input type="text"/>	<input type="text"/>
05 Seller Credit	<input type="text" value="10,000.00"/>

**Other Credits**

06 <input type="text" value="Gift"/>	<input type="text" value="5,000.00"/>
07 <input type="text"/>	<input type="text"/>

- After you enter the gift amount, go to **Adjustments and Other Details** and click the icon to complete the paid by section. Then select **Borrower** under the “Paid By” section.

**Closing Disclosure Page 3**

**Calculating Cash to Close**

	Loan Estimate	Final
Total Closing Costs (J)	19,211.00	35,646.60
Closing Costs Paid Before Closing	0.00	0.00
Closing Costs Financed	0.00	0.00
Down Payment/Funds from Borrower	105,000.00	15,019.00
Deposit	25,000.00	25,000.00
Funds for Borrower	0.00	0.00
Seller Credits	10,550.00	10,000.00
Adjustments and Other Credits	0.00	15,000.00
<b>Cash to Close</b>	<b>88,661.00</b>	<b>665.60</b>

**Adjustments and Other Details**

For loans planned for GSE delivery, access the UCD tab to enter details for Sections K and L to ensure data points required for the UCD export are included in the loan file. For non-GSE loans, access the Non-UCD tab.

UCD	Non-UCD																																				
<p><b>Other Credits (lines 6-7)</b></p> <table border="1"> <thead> <tr> <th>Fee Description</th> <th>Amount</th> <th>Paid To</th> <th>POC</th> <th>Paid By</th> <th>Adjustment Type</th> </tr> </thead> <tbody> <tr> <td>06 Gift</td> <td>\$ 5,000.00</td> <td> </td> <td><input type="checkbox"/> POC</td> <td> </td> <td> </td> </tr> <tr> <td>Gift</td> <td>\$ 5,000.00</td> <td> </td> <td><input type="checkbox"/> POC</td> <td> </td> <td> </td> </tr> <tr> <td>07</td> <td>\$</td> <td> </td> <td><input type="checkbox"/> POC</td> <td> </td> <td> </td> </tr> <tr> <td></td> <td>\$</td> <td> </td> <td><input type="checkbox"/> POC</td> <td> </td> <td> </td> </tr> <tr> <td></td> <td>\$</td> <td> </td> <td><input type="checkbox"/> POC</td> <td> </td> <td> </td> </tr> </tbody> </table>		Fee Description	Amount	Paid To	POC	Paid By	Adjustment Type	06 Gift	\$ 5,000.00		<input type="checkbox"/> POC			Gift	\$ 5,000.00		<input type="checkbox"/> POC			07	\$		<input type="checkbox"/> POC				\$		<input type="checkbox"/> POC				\$		<input type="checkbox"/> POC		
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<p><b>Paid By</b></p> <div style="border: 1px solid red; padding: 5px; display: inline-block;">         Borrower          Seller          Lender          Broker (Realtor)       </div>																																					

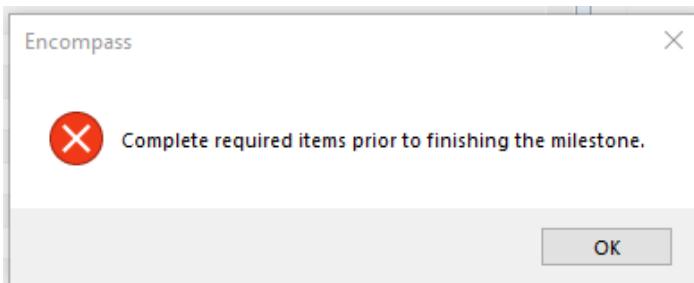
### **Translation Fee:**

- **Translation Fee** – should be added in the **1300\*** section so it prints on section C of LE/CD. This fee will require a CIC when added (if after initial disclosures)

11/30/25	11/30/25	1300. Additional Settlement Charges	Borrower	Seller	Other
01/07/26	01/07/26		Borrower	Seller	Paid By / P / B / A / Paid
10/16/25					
12/14/25					
12/14/25					
1301. Required services that you can shop for					
1302. [Field: NEWHUD.X251]		To			
Realtor Commission Buyer		To			
Realtor Compliance Fee		To			
Realtor Service Fee		To			
Realtor Storage Fee		To			
Realtor Transaction Fee		To			
Relocation Assistance Credit		To			
Title - Document Retrieval		To			
Translation Service Fee		To			
1309.		To			
1310. HOA Capital Contribution		To			
1311. HOA - Transfer Fee		To			
1312. HOA Due Estimate		To			
1313. Completion Escrow Inspector		To	MM Financial, LLC		
1314.		To			
1315.		To			
1316.		To			
1317.		To			
1318.		To			
1319.		To			
1320.		To			
<p>* Will be added to 1301 Required services that you can shop for.</p> <p>** Will be added to Section H on Loan Estimate and Closing Disclosure.</p>					

## **Duplicate folders:**

- When you receive a warning stating “**items are needed for completion prior to finishing a milestone**” and you have verified the required documents, tasks and fields are in Encompass, there are two things you can do to troubleshoot:



- Ensure the documents are in the folder of required docs (checking the box WILL not override the system – the system knows if a document is attached)

- Check to see if you have a duplicate document placeholder for a required document (encompass will read the empty folder, not the fulfilled doc in case of duplicates).
- For example, Flood Certificate:

FHA Important Notice to Homebuyers	
FHA Informed Consumer Choice Disclos...	
FHA Notice to Homeowner: Release of P...	
FHA/V.A. Notice to Applicants	
FL Lock-In Agreement	
FL Mortgage Loan Commitment	
FL Statement of Anti-Coercion	
<b>Flood Certificate</b>	No document
<b>Flood Certificate</b>	Flood Zone X
Traud/Audit Services	Drive
Hazard Insurance Authorization, Require...	
Home-Ownership Counseling Acknowled...	
How to Stop Unsolicited Mortgages	
HUD-92900-LT FHA Loan Transmittal	
HUD Approved Homeownership Counseli...	
All FHA / VA Information is Uniform Disclosure	

- In this case, you would delete the empty document folder and then finish the milestone.

### **“No Co-applicant” Field:**

- In the case you do not have a co-applicant on an URLA, go to **1003 URLA Part 1** and check **“No Co-applicant.”** By doing this you are:
  - Avoiding AUS errors
  - Automatically selecting “does not apply” for that borrower in the loan.

**1003 URLA Part 1**

To be completed by the Lender:																					
Agency Case No	<input type="text"/>																				
Lender Case No	<input type="text"/> 2000002466																				
<input type="checkbox"/> Print ULI / NULI on URLA <input checked="" type="checkbox"/> Print both ULI / NULI and Loan # URLA Loan Identifier <input type="text"/> 2000002466/549300PXL1KA5TOL2082200																					
<b>Section 1: Borrower Information</b>																					
<b>1a. Personal Information - Borrower</b> <table border="1"> <tr> <td>First Name</td> <td><input type="text"/> Andy</td> <td>Middle</td> <td><input type="text"/></td> </tr> <tr> <td>Last Name</td> <td><input type="text"/> America</td> <td>Suffix</td> <td><input type="text"/></td> </tr> <tr> <td>Alternate Names</td> <td colspan="3"><input type="text"/></td> </tr> </table>		First Name	<input type="text"/> Andy	Middle	<input type="text"/>	Last Name	<input type="text"/> America	Suffix	<input type="text"/>	Alternate Names	<input type="text"/>			<b>1a. Personal Information - Co-Borrower</b> <table border="1"> <tr> <td><input type="checkbox"/> No Co-applicant</td> </tr> <tr> <td><input type="checkbox"/> Use Additional Borrower (Joint) Format <small>(?)</small></td> </tr> <tr> <td>First Name <input type="text"/></td> </tr> <tr> <td>Middle <input type="text"/></td> </tr> <tr> <td>Last Name <input type="text"/></td> </tr> <tr> <td>Alternate Names <input type="text"/></td> </tr> </table>		<input type="checkbox"/> No Co-applicant	<input type="checkbox"/> Use Additional Borrower (Joint) Format <small>(?)</small>	First Name <input type="text"/>	Middle <input type="text"/>	Last Name <input type="text"/>	Alternate Names <input type="text"/>
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SSN	<input type="text"/> 999-60-3333	SSN	<input type="text"/>																		
DOB	<input type="text"/> 01/01/1991 <input type="button" value="Calendar"/>	DOB	<input type="text"/> <input type="button" value="Calendar"/>																		