



YOUR URLA TRANSITION

KENSIEMAE'S ROAD MAP TO A SUCCESSFUL IMPLEMENTATION

TIMELINE



ROADMAP



TOOLS/RESOURCES

KensieMae URLA Road Map

URLA TIMELINE (AS OF OCTOBER 2020)



August 1, 2020
Limited Production Begins

JANUARY 1, 2021
Open Production Begins

March 1, 2022
Retirement Date

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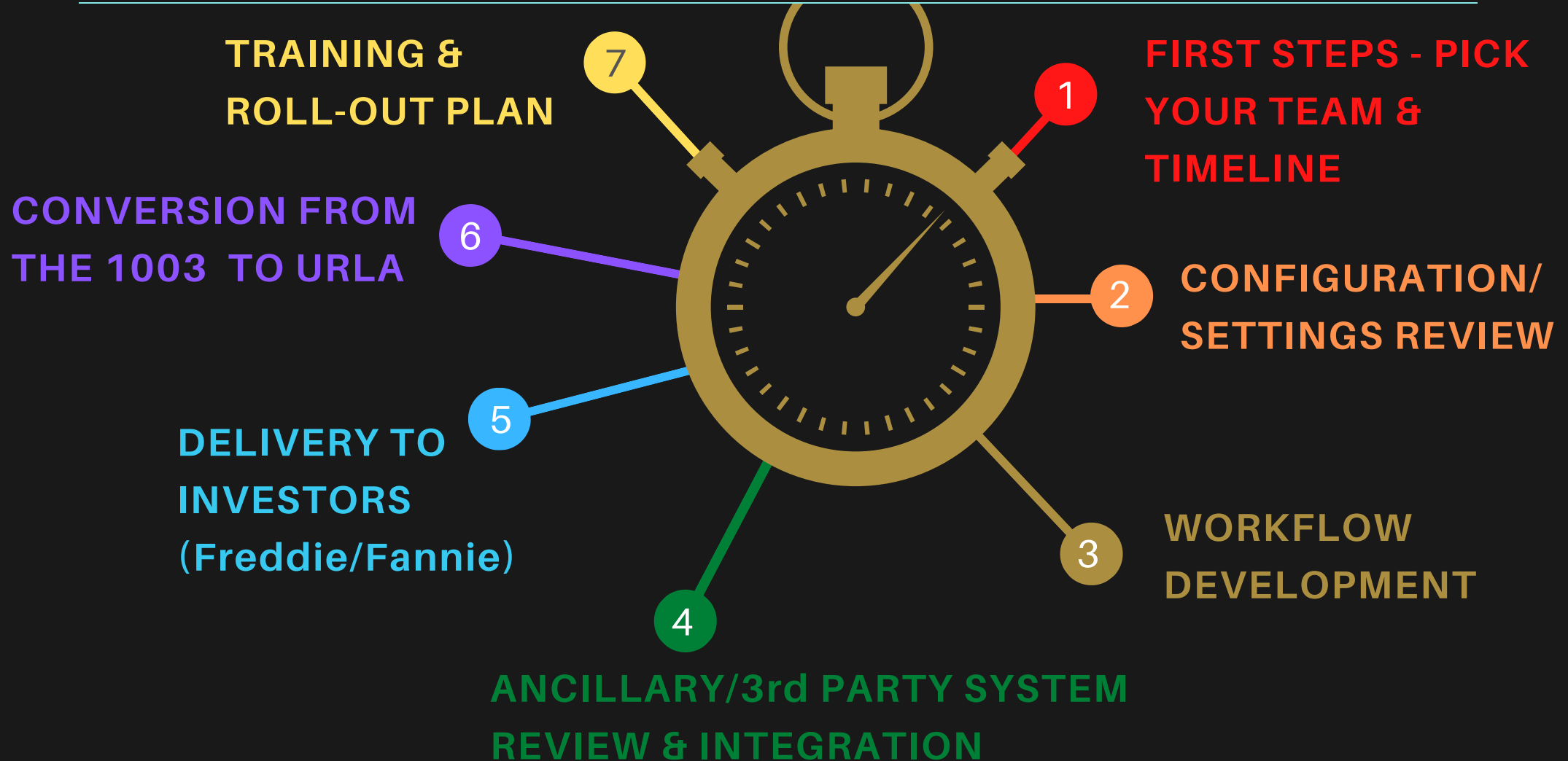
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October 1, 2020
**CRITICAL ZONE FOR
STARTING TRANSITION**
(KensieMae recommendation)

MARCH 1, 2021
MANDATE AND PIPELINE
TRANSITION PERIOD BEGINS

KensieMae URLA Road Map

A Transition Guide to the new Universal Residential Loan Application in Encompass



KensieMae URLA Road Map

A Transition Guide to the new Universal Residential Loan Application in Encompass

TRAINING

- Roll-Out Plan
- Documentation
- Training Strategy

CONVERSION FROM THE 1003

- Testing/Validation
- Legal Input
- Documentation
- Change Management

DELIVERY TO INVESTORS

- Specific Investor Requirements
- Delivery to GSEs (Freddie/Fannie)
- Investor Connect

ANCILLARY SYSTEM REVIEW & INTEGRATION

- AUS
- Product & Pricing Engine
- POS / CRM
- Data Warehousing
- 3rd Party Plugins
- Credit
- Mortgage Insurance
- Appraisal
- TQL Services
- Ellie Mae Connects

FIRST STEPS - PICK YOUR TEAM & TIMELINE

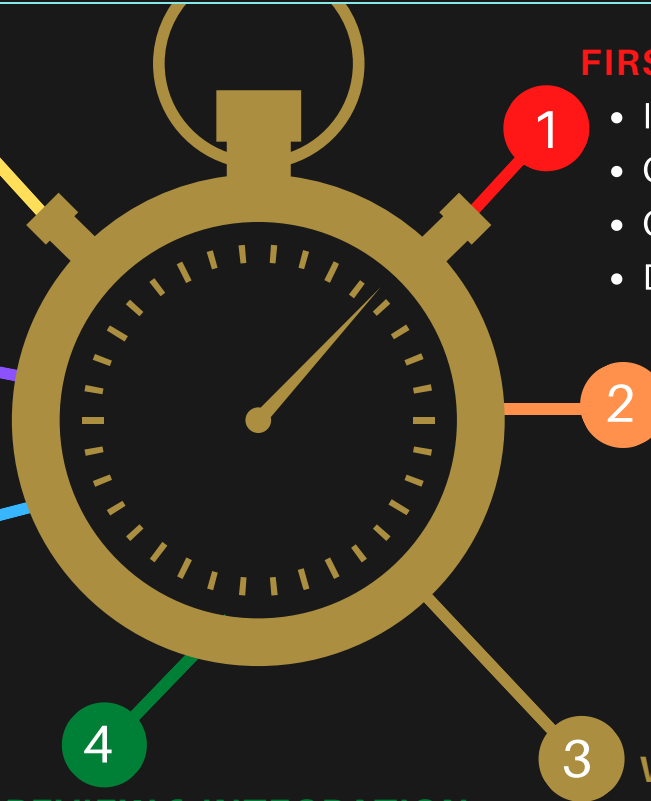
- Identify Stakeholders, including vendors
- Create a Task Force
- Create a Timeline
- Define goals for intake of the new URLA

CONFIGURATION/SETTINGS REVIEW

- Field List
- Input & Print Forms
- Business Rules
- Reports/Dashboards
- eDoc Management
- SDK & API

WORKFLOW DEVELOPMENT

- Determine a common approach to new workflows
- Clarify an existing application process
- Determine your specific needs
- Set up & test concurrent pipelines



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FIRST STEPS: PICK YOUR TEAM & TIMELINE

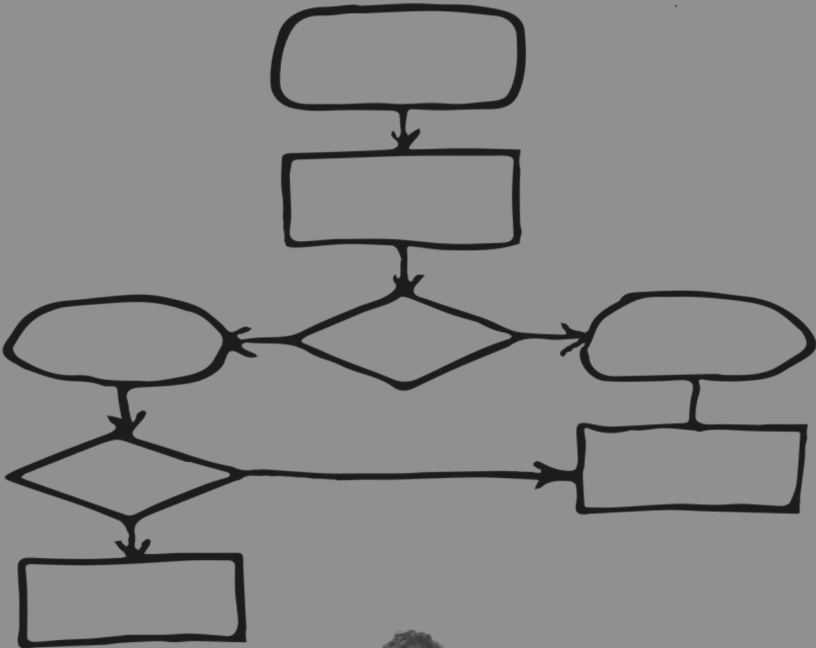
- Identify stakeholders and decision-makers, including Compliance, IT, Admin, Executive, Operations (Processing, UW, Closing), Secondary, Legal
- Create an internal task force to address specific areas of impact and dedicate time
- Create a timeline for release & identify time requirements for configuration review
- Create a change management process & documentation procedure
- Identify Vendors supporting any part of the URLA application process to determine action items
- Define organizational goals for interviewing and receiving the URLA

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CONFIGURATION/SYSTEM SETTINGS REVIEW

- Field List - Analysis of existing and new URLA fields to determine changes required
- Input Forms - Standard and Custom - A full analysis fields which print to the URLA
- Print Forms - Review of any custom print documents which contain field IDs from the URLA
- Business Rules - A full analysis of every business rule that grants/denies access to the URLA
- Reports
- Dashboards
- Electronic Document Management (Disclosures & Closing Docs)
- SDK & API





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WORKFLOW DEVELOPMENT

- Clarify existing application process steps to prepare for URLA adjustments
- Set up test case scenarios and test from origination to purchase
- Review & determine application print & print form group requirements
- Determine new income and assets processing requirements
- Work with Gifts & Grants & Credits on URLA - Lender form
- Review eFolder storage placeholders , document & stacking templates
- Determine responsible parties for dual-control review process
- Compare existing Details of Transaction to URLA - Lender for new workflow
- Create best practice procedures for continuity and data consistency
- Set up & test concurrent pipelines (2009 - 3.2/2020 - 3.4)

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ANCILLARY SYSTEM REVIEW (VENDORS & 3RD PARTY INTEGRATIONS)

- AUS
- Product & Pricing Engine (PPE)
- Credit
- Mortgage Insurance
- Appraisal
- TQL Services (Fraud, Flood & 4506T)
- Plugins - based on 3rd party products in current environment
- POS - Review of any POS initial application resource to identify requirements & limitations
- CRM
- Data Warehousing
- Ellie Mae Connects (Consumer, TPO, & Investor)



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DELIVERY TO INVESTORS

- Specific Investor Requirements
- Delivery to GSEs
 - Freddie Mac
 - Fannie Mae
 - Ginnie Mae
- Investor Connect

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CONVERSION FROM 1003 (RE-BUILDING THE WORKFLOW)

- Minimum Testing Requirements by Role Completed
- Revised process User Acceptance Testing of new configuration completed in Production
- Business decisions documented for compliance
- Analysis of any legal opinions needed for interpretation on any new fields obtained as written procedure(s)
- New business rules for new workflow requirements tested in Production
- AUS, Credit, MI & Appraisal Integrations validated in Production
- External Document Integrations tested & validated in Production
- Dual-form investor delivery validated in Production (Import/Export – MISMO 3.4)
- External POS (Application) Integrations validated in Production
- Define methods to promote complete and accurate data collection
- New workflow requirements documented for training



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TRAINING



- Roll-out plan - Determine procedural, non-functional requirements to prevent business stoppage or financial loss
- Documentation - Review and re-write policies and procedures as needed
- A training strategy developed for all users impacted by the changes



ANALYSIS SUPPORT TOOLS/RESOURCES

- **Encompass Field Search:** (Available at TheAdminPortal.com), a one-stop resource that lets you search Encompass fields and see their options.
- **Export Settings:** (Available at TheAdminPortal.com) pull lists of settings in Encompass such as templates, conditions lists, custom & audit fields, etc..
- **Administrator Checklist:** (from Ellie Mae)
- **\$ System Analytics Utility:** (KensieMae Technologies) pull list of input forms and Field IDs in use.
- **\$ Settings Windows Assistant:** (KensieMae Technologies) quickly locate custom field IDs and business rules.
- **\$ Loan Copy:** (KensieMae Technologies) assists creating test files.

\$ Denotes KensieMae Technology products for sale



IMPLEMENTATION TOOLS

- **\$ Input Form Control:** (KensieMae Technologies) set the forms tab by persona based on version type, meaning is it an URLA 2020 or prior form? This will automate to ensure users see the correct forms.
- **\$ Batch Update Utility:** (KensieMae Technologies) Clean and sync the pipeline without having to go into individual loans manually.
- **\$ Condition Manager:** (KensieMae Technologies) Dynamically add any URLA conditions, remove those that do not apply, check for duplicates AND fills in the blanks!
- **\$ Catch-It:** (KensieMae Technologies) Apply business rules to run upon loan open, i.e. to convert/update loan files to URLA.
- **Borrower Summary Input Form Template:** (from KensieMae)
- **KensieMae University:** Training for Encompass Administrators

\$ Denotes KensieMae Technology products for sale



K M U
KensieMae University



K M T
KensieMae Technologies, Inc.



PRACTICAL IMPLEMENTATION CONSULT

We hope this roadmap helps. If you need more, KensieMae is happy to help.

We can do the work. All of it or just parts. Need a new URLA 2020 borrower summary form with updated panels? We got that. Got questions or just need guidance? We have experts available on a monthly retainer.

Based on your needs and scope of work, we'll put together a plan and get it done with you.

SCHEDULE A FREE
URLA CONSULTATION

