

BytePro Update v21.1A

Acra Lending Reference Guide

The Bytepro update scheduled for 2/12/2021 includes changes which may impact the user experience. The focus of this update is the 2021 URLA and it's use within the system. This update will enable Acra Lending's instance of Bytepro to accept 2021 URLA files at file creation however, the system will not default to the 2021 URLA until 3/1/2021.

2021 URLA

If a file is created using a 2021 URLA the application information will be displayed in a new location.

The 1003 pages in Bytepro will no longer display application information. If navigated to they will show a message stating "This loan file is configured to use the 2021 URLA version. Click here to edit".

The screenshot shows the Acra Lending interface with a sidebar on the left containing navigation links like 'Sales Tools', 'Origination', 'Processing', etc. The main area displays a message: 'This loan file is configured to use the 2021 URLA version. Click here to edit.' Below this message, there are fields for 'Initial Final CD Issue Date' and 'Final 1003 Completed'. A red warning box states: 'A date in this box signifies that CD has been issued. Any changes to the rate, fees, escrows or loan amount (Up or Down) will require a revised CD. A Changed Circumstance task along with proper documentation of the changes in the conversation log will be required. Note: If a CD has been issued escrow amounts have been finalized. A change in escrow amounts will require a revised CD. See your manager if you have any questions.'

The application information will instead be displayed on screens titled "URLA borrower info" and "URLA Lender Loan Info". Please refer to the document titled "instructions-completing-uniform-residential-loan-application-updated-10-19-20" if there are any questions regarding the content of the update or how a loan officer should complete with a borrower.

The screenshot shows the 'URLA Borrower Info' screen in the Acra Lending system. The sidebar on the left includes links like 'URLA Screen', 'ULDD', 'Underwriter CSC Info Screen', etc. The main area has a 'Select Borrower' dropdown set to 'Michael'. Below this are tabs for 'Top', 'Emp.', 'Inc.', 'Assets', 'Liab.', 'REO', 'Loan', 'Dec.', 'MI', 'Demo', 'LO', and 'Add.'. A red warning box is present, similar to the one in the previous screenshot. Below the warning box, there are sections for 'LOAN IDENTIFIERS' and 'PERSONAL INFORMATION'. The 'LOAN IDENTIFIERS' section includes fields for 'Lender Case No.' (3MBS Test File), 'Agency Case No.', 'ULI' (254900E6AIE4Z8YQM970-3MBSTESTFILE-13), and 'Agency Case No. Date'. The 'PERSONAL INFORMATION' section includes fields for 'Name (first, middle, last, suffix)' (Michael), 'SSN', 'Date of Birth' (09/05/1982), 'Citizenship' (US Citizen), and 'Home Phone'. There is also a 'Non-Person' checkbox and a 'Type' dropdown menu.