

Highlighting the Differences Between the Interactive and Dynamic Formats for the URLA

This document identifies the differences in purpose, appearance and behavior between the interactive and dynamic formats of the Uniform Residential Loan Application (URLA). Lenders and vendors may choose to emulate some or all of the interactive and dynamic features to make the loan application process easier for borrowers. The design and functionality of both formats complies with Americans with Disabilities Act requirements for online forms and includes field tip boxes (hover text) to orient users. The following table describes the formats and summarizes key differences.

	Interactive	Dynamic
Purpose	The Interactive form replaces the current Form 1003/Form 65 as a loan application data capture form.	The Dynamic form also replaces the current Form 1003/Form 65 but is available only for the Borrower and Additional Borrower components of the URLA. The Dynamic format demonstrates some of the form design flexibility and options described in the <i>URLA Rendering Options</i> document.
Content	5 PDF files corresponding to each URLA component.	1 PDF file containing the Borrower component and an integrated Additional Borrower component, if applicable.
Intended Use	Lenders and vendors may: - Provide the interactive files to applicants, or - Adopt the interactive capabilities in their loan origination systems to support the application process.	Lenders and vendors may: - Use this file as a pattern for creating their own customized dynamic form components to provide to applicants, - Mimic the dynamic capabilities in their loan origination systems to facilitate the loan application process, or - Provide the dynamic file to applicants.
Functionality	“Interacts” with users by enabling online completion, saving and printing of the form. - Provides form fields with automated assistance including: - Pick lists, - Opening/closing of related fields, - Clearing data entered in a section when ☒ <i>Does not apply</i> and ☒ <i>I do not own any real estate</i> are checked, - Some calculations, and - Some data format validation.	- Enables same functionality as the Interactive form - Provides additional capabilities that “react” to online data entry by: - Allowing page length adjustment with ☐ <i>Switch to letter size</i> or ☐ <i>Switch to legal size</i> toggle button, - Adjusting page breaks and numbering based on data provided, - Collapsing or displaying sections in response to entry in ☐ <i>Does not apply</i> and ☐ <i>I do not own any real estate</i> checkboxes, - Adding or deleting rows when ☐ <i>+</i> or ☐ <i>-</i> buttons are pressed, - Automatically providing numbered rows for each <i>Name(s) of Other Borrower(s) Applying for this Loan</i> for joint applicants - Adding or deleting certain sections when ☐ <i>+</i> or ☐ <i>-</i> buttons or ☐ <i>Remove this / Add an Additional Property</i> buttons are pressed, - Automatically providing the necessary Additional Borrower sections if ☒ <i>I am applying for individual credit</i> is selected, and - Auto-completing footers and certain repeated fields on the form.
Key Differences	- Page length and numbers of sections and rows on the Interactive forms do not change. - The Additional Borrower component must be completed separately, if applicable.	- Page length, section size, and number of rows are adjustable. - The Additional Borrower sections are integrated, if applicable.