

## Freddie Mac and Fannie Mae Publish Updated AUS Specifications and Supporting Documents

November 12, 2019

Freddie Mac and Fannie Mae (the GSEs) have published the updated data specifications for their automated underwriting systems (AUSs) along with corresponding supporting documents. All documents were revised based on the updated redesigned Uniform Residential Loan Application (URLA) (Freddie Mac Form 65/ Fannie Mae Form 1003) reflecting revisions from the GSE's joint announcements on [August 8, 2019](#) and [October 23, 2019](#). The documents also include updates based on both GSEs' customer feedback from early testing.

The GSEs have published the following documents supporting the updated redesigned URLA:

- **(Freddie Mac) Updated Loan Product Advisor® AUS Specification** – Loan Product Advisor specification v.5.0.06 provides updated requirements to create a loan application submission file based on the Mortgage Industry Standards Maintenance Organization® (MISMO®) v3.4.
- **(Fannie Mae) Updated Desktop Underwriter® (DU®) Specification** – DU specification v1.8 provides updated requirements to create a loan application submission file based on MISMO v3.4.
- **Updated Uniform Loan Application Dataset (ULAD) Mapping Document** – The updated mapping document links each data field on the updated redesigned URLA to an equivalent data point on the MISMO v3.4 Reference Model dataset.
- **Updated Numbered URLA Components** – Changes have been made to the Borrower Information, Lender Loan Information, and Unmarried Addendum numbered components. A detailed cross-reference to each change is provided in the Appendix.
- **(Removed) ULAD Mapping Test Cases** – The ULAD Mapping Test Cases were removed from each GSE's URLA web pages.

In addition, the following Fannie Mae-specific document has been published:

- **New DU Specification Explanation of Changes** – The DU Specification Explanation of Changes is a document that provides an easy-to-read explanation of the changes in the DU Spec v1.8 and is categorized in tabular format by the type of change (e.g., changes to enumerations, changes to data point conditionality).

The GSEs are on track to announce the updated implementation timeline and mandate before the end of the year and will publish the interactive (fillable) PDF version of the updated redesigned URLA in early 2020.

### Additional Information

We are committed to helping our customers and other industry stakeholders understand and adopt the updated redesigned URLA and AUS specifications. We will continue to work closely with lenders and technology solution providers to assist them throughout the implementation process.

The documents referenced in this announcement, as well as other supporting materials, can be accessed on Fannie Mae's [URLA web page](#).

---

If you have questions about the redesigned URLA, AUS Specifications, or other supporting documents, please contact your GSE representative or email [ULAD@FreddieMac.com](mailto:ULAD@FreddieMac.com) or [ULAD@FannieMae.com](mailto:ULAD@FannieMae.com).

## Appendix: Cross-Reference - Numbered URLA Form Field IDs

The following table provides a cross-reference between the current numbered URLA Form Field IDs and the new Form Field ID numbers that reflect the updated redesigned URLA. The "Form Field Name" column provides the value from the "Form Field Name" column in the ULAD\_Mapping\_Document v1\_8.

Form Field Name	Current Form Field ID	Updated Form Field ID
<b>Universal Loan Identifier<sup>1</sup></b>	B.01	B.03
<b>Unit #</b>	New	1b.4.2
<b>City<sup>2</sup></b>	1b.4.2	1b.4.3
<b>State<sup>2</sup></b>	1b.4.3	1b.4.4
<b>Zip<sup>2</sup></b>	1b.4.4	1b.4.5
<b>Country</b>	New	1b.4.6
<b>Unit #</b>	New	1d.3.2
<b>City<sup>2</sup></b>	1d.3.2	1d.3.3
<b>State<sup>2</sup></b>	1d.3.3	1d.3.4
<b>Zip<sup>2</sup></b>	1d.3.4	1d.3.5
<b>Country</b>	New	1d.3.6
<b>Credits</b>	2b.1	2b.4
<b>Country</b>	New	3a.2.6
<b>Intended Occupancy: Investment, Primary Residence, Second Home, Other</b>	New	3a.5
<b>Monthly Insurance, Taxes, Association Dues, etc. <sup>3</sup></b>	3a.5	3a.6
<b>Monthly Rental Income</b>	3a.6	3a.7
<b>Net Monthly Rental Income</b>	3a.7	3a.8
<b>Creditor Name</b>	3a.8	3a.9
<b>Account Number</b>	3a.9	3a.10
<b>Monthly Mortgage Payment</b>	3a.10	3a.11
<b>Unpaid Balance</b>	3a.11	3a.12
<b>To be paid off at or before closing</b>	3a.12	3a.13

Form Field Name	Current Form Field ID	Updated Form Field ID
<b>Type</b>	3a.13	3a.14
<b>Credit Limit</b>	3a.14	3a.15
<b>FHA Secondary Residence</b>	4a.6	4a.6.1
<b>Military Service</b>	1a.18	7a.1
<b>If YES, check all that apply</b>	1a.18.1	7a.2
<b>If YES, check all that apply<sup>4</sup></b>	1a.18.1	7a.2.1
<b>Projected expiration date of service/tour</b>	1a.18.1.1	7a.3
<b>Ethnicity</b>	7.1	8.1
<b>Ethnicity</b>	7.1.1	8.1.1
<b>Ethnicity<sup>5</sup></b>	7.1.2	8.1.1.1
<b>Sex</b>	7.2	8.2
<b>Race</b>	7.3	8.3
<b>Race</b>	7.3.1	8.3.1
<b>Race</b>	7.3.2	8.3.2
<b>Race</b>	7.3.2.1	8.3.2.1
<b>Race</b>	7.3.3	8.3.3
<b>Race</b>	7.3.3.1	8.3.3.1
<b>Was the ethnicity of the Borrower collected on the basis of visual observation or surname?</b>	7.4	8.4
<b>Was the sex of the Borrower collected on the basis of visual observation or surname?</b>	7.5	8.5
<b>Was the race of the Borrower collected on the</b>	7.6	8.6

<sup>1</sup> Universal Loan Identifier is a distinct data point and was re-numbered to avoid confusion.

<sup>2</sup> The Form Field IDs for City, State and ZIP have been updated across the URLA components so they end with the same number.

<sup>3</sup> Renumbered the fields in this section sequentially after the new inserted field.

<sup>4</sup> Surviving spouse is a distinct data point and was re-numbered to avoid confusion.

<sup>5</sup> Changed numbering to be consistent with other "Others" in this section.

<b>Form Field Name</b>	<b>Current Form Field ID</b>	<b>Updated Form Field ID</b>
<b>basis of visual observation or surname?</b>		
<b>The Demographic Information was provided through:</b>	7.7	8.7
<b>Loan Originator Organization Name</b>	8.1	9.1
<b>Address</b>	8.2	9.2
<b>Loan Originator Organization NMLSR ID#</b>	8.3	9.3
<b>State License ID#</b>	8.4	9.4
<b>Loan Originator Name</b>	8.5	9.5
<b>Loan Originator NMLSR ID#</b>	8.6	9.6
<b>State License ID#</b>	8.7	9.7
<b>Email</b>	8.8	9.8
<b>Phone</b>	8.9	9.9
<b>Date</b>	8.10	9.10
<b>Lender Loan No.<sup>6</sup></b>	L.01	B.01
<b>Universal Loan Identifier<sup>1, 6</sup></b>	L.01	B.03
<b>Agency Case No.<sup>6</sup></b>	L.02	B.02
<b>Conversion of Contract for Deed or Land Contract<sup>7</sup></b>	L1.3	L1.3.1
<b>Renovation<sup>7</sup></b>	L1.3	L1.3.2
<b>Construction-Conversion/Construction-to-Permanent<sup>7</sup></b>	L1.3	L1.3.3
<b>Single Closing   Two Closing</b>	L1.3.1	L1.3.3.1
<b>Project Type<sup>8</sup></b>	L1.11	L1.12
<b>Project Type<sup>8</sup></b>	L1.11	L1.13
<b>Lender Loan No.<sup>6</sup></b>	UA.01	B.01
<b>Universal Loan Identifier<sup>1, 6</sup></b>	UA.01	B.03
<b>Agency Case No.<sup>6</sup></b>	UA.02	B.02

<sup>6</sup> This data point was already numbered as B.0n.

<sup>7</sup> This item is not mutually exclusive with the others originally numbered L1.3 so it was re-numbered.

<sup>8</sup> This item is not mutually exclusive with the others originally numbered L1.11 so it was re-numbered.