



## Desktop Underwriter and EarlyCheck Origination File Support for the URLA Demographic Information Addendum

March 28, 2017

### Guidance to Support the URLA Demographic Information

On September 23, 2016, the Consumer Financial Protection Bureau (CFPB) published a [final rule](#) amending Regulation C to implement amendments to the Home Mortgage Disclosure Act (HMDA). Among other changes, the final rule modified the reportable data requirements related to the collection of borrower ethnicity, race, and gender. Lenders are required to collect the new and amended borrower demographic information in the Uniform Residential Loan Application (URLA) on loan applications taken on or after January 1, 2018. However, lenders may begin collecting the expanded demographic information in 2017 as part of their preparation to meet the January 2018 mandate date. For additional information, please visit the [CFPB website](#).

Fannie Mae and Freddie Mac (the GSEs) published the [Demographic Information Addendum](#) to provide lenders the ability to collect the new and expanded race and ethnicity subcategories while still using the current URLA 7/05 (revised 6/09). The *Addendum* replaces the existing Section X, *Information for Government Monitoring Purposes*. Lenders may begin using the *Demographic Information Addendum* at any time in advance of the January 1, 2018, implementation date.

### Desktop Underwriter® and EarlyCheck™ Origination File Support

Fannie Mae will update the current Residential Loan Data (RLD) file format to include the submission of the new demographic information in support of the HMDA January 1, 2018 requirement. Fannie Mae anticipates publishing the updated RLD in May 2017. DU® and EarlyCheck will accept the updated RLD file formats MISMO v2.3.1 and 1003 v3.2 with the new demographic information by Q4 2017. Integration testing will be available approximately 30 days prior to the DU and EarlyCheck releases. Future release notes and integration impact memos for each application will include more details on the actual testing and release dates.

### Additional Information

Over the coming months, the GSEs will further collaborate with industry stakeholders to help shape the implementation timeline to update DU for the redesigned URLA. Our goal is to provide lenders with more precise information regarding our DU Specification and URLA timelines by mid-2017.

The documents referenced in this announcement, and other supporting materials, are located on the [URLA page](#).

The Uniform Loan Delivery dataset (ULDD) has also been updated with additional information on the collection of the HMDA demographic information. Please refer to the March 28, 2017, announcement for additional information located on [ULDD page](#).

If you have questions about the redesigned URLA, please contact your Fannie Mae representative or email [ULAD@fanniemae.com](mailto:ULAD@fanniemae.com).