

Uniform Residential Loan Application March 1 Mandate

Automated Underwriting System Messaging

February 16, 2021

On January 1, 2021, Fannie Mae and Freddie Mac (the GSEs) began accepting redesigned Uniform Residential Loan Applications (URLA/Fannie Mae Form 1003/Freddie Mac Form 65/Effective 1/2021) and Desktop Underwriter® (DU®) MISMO v3.4/Loan Product Advisor® (LPASM) v5.0.06 file submissions. Lenders have the option of using either the legacy or redesigned URLA and associated file formats during the Open Production Period, which began January 1 and concludes February 28, 2021.

Mandate

The mandate for implementing the redesigned URLA is March 1, 2021. The GSEs fully expect that new loan applications started on or after March 1 will be submitted using the redesigned form and DU MISMO v3.4/LPA v5.0.06 file formats.

The GSEs have not described how a lender should determine the “loan application start date.” However, the expectation is that the lender will apply its chosen definition consistently.

AUS Messaging

To accommodate those loans started in the legacy format prior to March 1, but not submitted by that date, the GSE AUSs will not return an Out of Scope for Fannie Mae or critical edit for Freddie Mac on new loans submitted in the legacy format until May 1, 2021. We expect the industry to submit all applications started in the legacy formats to either GSE’s AUS by May 1.

Effective May 1, 2021, any new loan submitted using legacy formats will no longer be accepted. The following sections provide GSE-specific information about AUS messaging and resources.

Fannie Mae

DU will return an Out of Scope recommendation on loan application files submitted using the 1003 v3.2 or MISMO v2.3.1 format with a casefile create date on or after May 1, 2021. This announcement supports the 60-day advance notification for DU system changes.

For questions about Fannie Mae production loan-related issues, contact the [Fannie Mae Technology Support Center \(TSC\)](#):

1. Call 1-800-2FANNIE (1-800-232-6643).
2. Select Option 5: Technology Application Support Center.
 - a. For password or Technology Manager assistance, select Option 2.
 - b. For questions specific to DU or Desktop Originator (DO), select Option 3.

TSC Support Hours: Every day, 24 hours a day, except holidays listed in the [Holiday Support Schedule](#)

If you have questions about the redesigned Form 1003, DU MISMO v3.4 file format, or supporting documents, please visit the Fannie Mae [URLA webpage](#), contact your Fannie Mae representative, or email ULAD@FannieMae.com.

Freddie Mac

LPA versions earlier than v5.0.06 will return a critical edit on loan application files with an Original Submission Date on or after May 1, 2021.

If you have questions about LPA feedback messages received or any other aspect of your transition to the redesigned URLA and LPA v5.0.06, contact your Freddie Mac representative or call the Freddie Mac Customer Support Contact Center (800-FREDDIE): Select Option 1, then select Option 2 for LPA Support.

If you have questions about the redesigned URLA or supporting documents, please visit the [URLA/ULAD webpage](#) or email ULAD@FreddieMac.com.