

Reminder: Starting May 1, No Legacy URLA Loan Submissions Accepted

April 20, 2021

March 1, 2021, marked the industry-wide mandate to begin using the redesigned Uniform Residential Loan Application (URLA/Fannie Mae Form 1003/Freddie Mac Form 65). All new loan applications started on or after March 1, 2021 must use the redesigned URLA and updated automated underwriting system (AUS) specifications based on MISMO v3.4. Loans started prior to March 1 may remain in the format with which they were started.

April 30 AUS Submission Deadline

As Fannie Mae and Freddie Mac (the GSEs) [announced on February 16, 2021](#), to accommodate loans started in legacy formats prior to March 1, but not submitted by that date, the GSE AUSs will not return an Out of Scope/Error for Fannie Mae or critical edit for Freddie Mac on new loans submitted in the legacy format until May 1, 2021.

Effective May 1, 2021, the GSE AUSs will no longer accept new loans submitted using legacy formats. Subsequent resubmissions of loan casefiles already in the legacy format may continue, as needed, through February 28, 2022, the end of the Pipeline Loan Closing Period.

Pipeline Loan Closing Period

The Pipeline Loan Closing Period is designed for loans that have been submitted to either GSE's AUS, but may take longer than average to close, such as new construction loans. Lenders may continue to resubmit these loans in legacy URLA/AUS formats, as needed, through February 28, 2022 (except if the loan casefile is subject to the Desktop Underwriter® (DU®) archiving policy or retirement of a DU version).

Effective March 1, 2022, the GSE AUSs will no longer underwrite any loans in legacy format, regardless of start date or original AUS submission date. For more information, view the [implementation timeline](#).

GSE-Specific Information

The following sections provide GSE-specific information about AUS messaging and resources.

Fannie Mae

DU will return an Out of Scope recommendation (for conventional loans) or Error recommendation (for FHA/VA loans) on application files submitted using legacy 1003 v3.2 or MISMO v2.3.1 format with Casefile Create Date on or after May 1, 2021.

For assistance with DU-related inquiries or 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.

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

Loan Product Advisor® (LPASM) 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.