

Instructions for Completing the Supplemental Consumer Information Form

Supplemental Consumer Information Form

The Supplemental Consumer Information Form (SCIF) is a form that contains the following sections:

Section 1. Homeownership Education and Housing Counseling.

Collects information about the type and completion date of homeownership education and housing counseling completed by the borrower.

Section 2. Language Preference.

Collects information about the language preferred by the borrower.

Using the SCIF

The purpose of the SCIF is to collect information on homeownership education, housing counseling, and language preference to better understand the needs of borrowers during the home buying process. **The lender or the borrower may complete all or part of the SCIF at their discretion. The lender may decide if one borrower or all borrowers are to complete the form.**

Completing the SCIF

The following tables will help you complete certain fields on the form. Instructions are grouped by SCIF section, and not every field is described. Instructions for self-explanatory fields are not included.

Section 1: Homeownership Education and Housing Counseling

Homeownership Education and Housing Counseling	
Complete this section when a borrower(s) has participated in or completed a homeownership education or housing counseling program as part of their loan application.	
<ul style="list-style-type: none"> • Homeownership Education is defined as group or web-based instruction about the homebuying process and/or homeownership preparedness that a borrower attends. • Housing Counseling is when a borrower(s) participates in individual, one-on-one session(s) with customized counselor-to-client services. • Homeownership Education and Housing Counseling are available through housing counseling agencies approved by the U.S. Department of Housing and Urban Development (HUD) or through other non-HUD approved state and local agencies and other borrower assistance programs. For a list of HUD-approved housing counseling agencies and their agency ID numbers go to https://www.hud.gov/program_offices/housing/sfh/hcc. 	

1a. Homeownership Education	
Format of homeownership education	Select the format in which you attended the education program, either a workshop in person or a web-based workshop. If you participated in both types of programs, select the format of the most recent program or workshop.
Education provider	Provide the name of the HUD-approved or non-HUD-approved agency. For HUD-approved agencies, provide the Housing Counseling Agency ID number. For a non-HUD-approved agency or if you are unsure if the program was HUD-approved, provide the name of the Housing Education Program.

Date of completion	Indicate the date of completion. If you completed more than one education course, use the most recent completed date.
1b. Housing Counseling	
Format of counseling	Select the format in which you attended the counseling program, either you received counseling face-to-face, by telephone, via internet, or hybrid. If you completed more than one counseling program, select the format of the most recent program. If the format of the counseling program involved more than one approach/method, select "hybrid."
Counseling provider	Provide the name of the HUD-approved or non-HUD-approved agency. For the HUD-approved agencies, provide the Housing Counseling Agency ID number. For a non-HUD-approved agency or if you are unsure if the program was HUD-approved, provide the name of the Housing Counseling Agency.
Date of completion	Indicate the date of completion. If you completed more than one counseling program, use the most recent completed date.

Section 2: Language Preference

2a. Language Preference
<ul style="list-style-type: none"> • Your mortgage loan transaction is likely to be conducted in English. The information you receive and the official documents you will sign will likely be in English. A Language Translations Disclosure can be found at FHFA: https://www.fhfa.gov/MortgageTranslations/Pages/disclosure.aspx. • Translated documents may be available to complement the English language documents. These additional documents may be provided to help you understand the transaction. Your lender or servicer may not be able to provide you with translations services or translated documents. • Language assistance and resources may also be available through housing counseling agencies approved by the U.S. Department of Housing and Urban Development (HUD). You can find a list of HUD-approved housing counseling agencies at http://www.hud.gov/counseling. <ol style="list-style-type: none"> 1. Select "housing counseling agency" near you, then select your state. 2. To locate housing counseling agencies in your area that speak your language, select "Click here to narrow your search" and select a language. 3. Or, call HUD at 800-569-4287 for help in finding a counselor. <p>Information about housing counselors is also available at www.consumerfinance.gov/find-a-housing-counselor.</p>