

# Uniform Residential Loan Application (URLA) / Uniform Loan Application Dataset (ULAD) FAQs

Updated March 19, 2020

The following provides answers to questions frequently asked about the redesigned Uniform Residential Loan Application (URLA) and its use by Fannie Mae and Freddie Mac (the GSEs) with our automated underwriting systems (AUSs) – Fannie Mae’s Desktop Underwriter® and Freddie Mac’s Loan Product Advisor®. The questions are organized into four categories:

1. URLA: Questions about Freddie Mac Form 65 / Fannie Mae Form 1003
2. Data Requirements: Questions about loan application data collected by the GSEs’ AUSs
3. Implementation and Timeline
4. Historical: Less current information about the URLA/ULAD project that is still accurate

New questions that were added since the last update are labeled **NEW**, while updated questions are labeled **UPDATED**. Visit the [Fannie Mae URLA web page](#) or the [Freddie Mac URLA web page](#) for additional information and other supporting documents. For more technology and integration related FAQs, please visit the [Fannie Mae Technology Integration for DU web page](#) and the [Freddie Mac URLA Technical Resources web page](#).

## URLA

### 1) What is the Uniform Residential Loan Application?

The URLA (also known as the Freddie Mac Form 65 / Fannie Mae Form 1003) is a standardized document used by borrowers to apply for a mortgage. The URLA is jointly published by the GSEs and has been in use for more than 40 years in all U.S. states and territories.

### 2) Does the redesigned URLA change the application process?

The loan application relationship exists between the applicant(s) and the lender. The GSEs do not prescribe how the lender should interact with applicants or obtain loan application data.

### 3) Why were the preferred language and housing counseling questions removed from the redesigned URLA?

The Federal Housing Finance Agency (FHFA) determined that the redesigned URLA is not the appropriate vehicle to collect data on a borrower’s preferred language or information on housing counselling the borrower may have completed. The data collected on the URLA is based on two principles:

- a) Information that is most relevant and useful in making a loan underwriting decision; and
- b) Data that is statutorily required to be collected at application (e.g., demographic information required by the Home Mortgage Disclosure Act (HMDA)).

### 4) How should the interactive URLA files be retrieved from the GSE webpages and used?

The GSEs recommend that the interactive URLA components be downloaded and then opened using a PDF document reader such as Adobe Acrobat Reader or Adobe Acrobat Pro®. If the forms are

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opened within a web browser, the fillable PDF fields may lose some functionality and as a result, not perform as designed. The redesigned URLA was created using Adobe Acrobat 7 Pro, which was released in 2005. Updated versions of Adobe Acrobat software should be compatible with the redesigned URLA.

## 5) What should I be doing now to prepare for the redesigned URLA?

On January 29, 2020, the GSEs published the updated version of the redesigned URLA reflecting all the changes to content, appearance, and functionality. In addition, the GSEs published the following updated supporting documents on their URLA webpages:

- Rendering guidance addressing the updated interactive URLA components' appearance and functionality; and
- Instructions for completing new URLA form fields and clarifying existing usage.

The following are some general steps that will help you prepare:

- Download and review the final updated Interactive (Model) URLA forms.
- Identify any data on the updated redesigned URLA that you do not currently collect and develop a plan to obtain that data.
- Review updated rendering guidance with your document preparation provider or GUI development teams.
- Review updated instructions with front office staff to be sure the intention of each form field is well-understood.
- Regularly check each GSE's URLA webpages for additional updates to supporting documents.

## Data Requirements

### 6) **NEW** Are lenders required to implement the new SOFR ARM indexes prior to the November 1, 2020 mandate?

No, Lenders are *not required* to implement these AUS specification changes but should consider their individual needs. In order to remain focused on their URLA/ULAD implementations, some lenders may choose to add the new enumerations after the November 1, 2020 mandated implementation date for the new URLA.

### 7) What are the automated underwriting system specifications (AUS Specs)?

The AUS Specs define the requirements that must be used to create the loan application submission files for each GSE's AUS. Each GSE published updated data specifications for their AUSs using the Mortgage Industry Standards Maintenance Organization® Version 3.4 (MISMO® v3.4) Reference Model. The updated AUS specification for Fannie Mae is [DU Specification MISMO V3.4](#) (DU Spec) and for Freddie Mac [Loan Product Advisor v.5.0.06](#) (LPA Spec). These new specifications replace the legacy specifications which were based on MISMO 2.X or a flat file.

### 8) What is the Uniform Loan Application Dataset Mapping Document?

The ULAD Mapping Document, created jointly by the GSEs, contains a cross reference between all the form fields in the redesigned URLA to the MISMO® v3.4 data dictionary. The ULAD Mapping Document is not an AUS data file specification.

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**9) What is the difference between the ULAD Mapping Document and each GSE's AUS specification?**

While the ULAD Mapping Document provides a useful cross-reference from the form fields on the redesigned URLA to the data in the MISMO v3.4 data dictionary, each GSE's AUS *specification* includes all the business requirements governing when the data must be included in an AUS Request file (e.g., conditionality, cardinality, implementation notes). The GSE specifications are aligned as much possible but continue to differ based on each GSE's unique credit and underwriting policies. Information collected on the updated redesigned URLA will be submitted to each GSE's AUS based on their respective AUS specifications, not the ULAD Mapping Document.

**10) Do the GSEs have any plans to update or replace the Fannie Mae 1003 v3.2 Flat File used as the "de facto" industry standard for data exchange between industry partners for loan application data?**

No, Fannie Mae will not be updating the 1003 v3.2 Flat File. The GSEs are participating in and supporting the MISMO Industry Loan Application Data (iLAD) Exchange Development Workgroup that has created and is maintaining an industry standard for data exchange of loan application information. This dataset includes all the data in:

- each GSEs AUS Specification,
- the government housing agencies data requirements documentation,
- each GSEs legacy AUS Specifications, and
- other loan application data deemed relevant by the workgroup.

The iLAD exchange file will not be accepted by the GSEs in place of their AUS submission files. Anyone interested in participating in this collaborative, industry-wide effort should send an email titled, "Join Loan Application Data Exchange Development Workgroup" to [info@mismo.org](mailto:info@mismo.org). More information about the Loan Application Data Exchange Development Workgroup and other MISMO workgroups is available at [mismo.org](http://mismo.org).

**11) What schemas should I use for my AUS file validations?**

The GSEs recommend you download the full list of schema (XSD) files from MISMO.org. For Fannie Mae, you will need to download the [Fannie Mae DU Wrapper](#) zip file, which contains the DU\_ExtensionV3\_4.xsd, ULAD\_Extension V3\_4 Extension File, and DU \_Wrapper\_ 3.4.0\_B324.xsd, from the [Technology Integration for DU web page](#). For Freddie Mac, you can download the Loan Product Advisor Schema Extension and the ULAD v3\_4 Extension files from either the vendor portal or the [Freddie Mac URLA web page](#).

**12) UPDATED When will the GSEs freeze their AUS specifications for production readiness?**

The GSEs published updated AUS specifications in March 2020. At this time, no further AUS Spec updates are planned except to address fatal flaws encountered during customer testing or regulatory requirements. If any modifications to AUS data requirements are necessary, the GSEs will communicate the required changes immediately.

**13) How does the implementation of the redesigned URLA and updated AUS data submission requirements affect data delivery requirements for the Uniform Closing Dataset (UCD) and the Uniform Loan Delivery Dataset (ULDD)?**

Until directed otherwise, lenders and vendors will continue to comply with the data requirements set forth in the UCD and ULDD specifications on the GSEs' web pages. The GSEs are identifying and analyzing equivalent data points across Loan Product Advisor/DU, UCD, and ULDD with the

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understanding that the purpose and lifecycle stage of each dataset may have intentional data differences across datasets. Each UMDP dataset is in a different MISMO version (ULDD – v3.0 | UCD – v3.3 | Loan Product Advisor/DU – v3.4 | UAD – v2.6) and standard data structures and names have changed over time. The GSEs are making every effort to align the collection of data for all datasets. Continue to contact your account representatives with any questions and periodically review the respective dataset web pages for any updates.

**14) UPDATED Will the GSEs be updating the Freddie Mac Form 1077 / Fannie Mae Form 1008 Uniform Underwriting and Transmittal Summary as part of the redesigned URLA project?**

The GSEs updated this form in December 2018. Because this form is not delivered electronically and is not supported by a data specification this effort was undertaken separately from the URLA/ULAD project. The GSEs considered additional changes to the form but have decided not to make any more changes. Lenders and vendors may use the 12/2018 version now if they so choose.

**15) Will the GSE's be releasing the Voluntary Consumer Information Form (VCIF) to collect language preference from the borrower? If so, when?**

The GSEs will begin work on developing the VCIF this year, starting with industry outreach. We do not have a release date at this time but will work with industry stakeholders on a separate timeline from the redesigned URLA form.

**16) Will the VCIF be voluntary for borrowers and for the lender to provide to the GSEs?**

The VCIF will be voluntary for lenders to use (all or in part) at their discretion. FHFA will consult with the Consumer Financial Protection Bureau to determine on whether a safe harbor is necessary for using the VCIF.

## Implementation and Timeline

**17) When will the GSEs require the updated AUS datasets to be delivered?**

The new URLA and updated AUS specification timeline was published as a joint GSE Announcement on [December 18, 2019](#). The redesigned URLA Effective Date is September 1, 2020. Industry participants may start sending updated AUS files to the GSEs on or after this date. The mandate date for delivering MISMO v3.4 AUS files to the GSEs is November 1, 2020. The GSE's AUS systems will continue to accept the legacy formats for all loan application submissions until the mandate.

**18) What should I be doing now to prepare for submitting data required by the updated AUS specifications?**

In November 2019, the GSEs published updated AUS specifications (Freddie Mac Loan Product Advisor® v.5.0.06 and Desktop Underwriter® v1.8) along with corresponding supporting documents. The AUS Specs were revised based on the recent updates to the redesigned URLA announced by the GSE's on [October 23, 2019](#). In addition, the GSEs have published the following supporting documents that can be found on our URLA and Technology web pages:

- **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 included in the October 23, 2019 announcement.
- **Removed ULAD Mapping Test Cases** – ULAD Mapping Test Cases were removed from our respective URLA web pages and each GSE has published AUS Specific Test cases on their technology and integration web pages.

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The industry should be using the above documents to update systems and processes to support the AUS changes.

Additionally, the following are some general steps that will help you prepare:

- If you use a software provider, reach out to them to ensure they have copies of the updated AUS specifications. Determine the type and timeframe of testing you need to conduct with your vendor and work with them to understand when they expect to be ready to produce and receive the new data interface files.
- If you maintain your own system, work with internal technical and business analysts to scope and schedule the tasks necessary to process the updated AUS specifications.
- Regularly check each GSE's URLA and Technology web pages for additional updates to the AUS specifications to ensure you are using the most recent version. Reach out to your GSE representatives, as needed, to confirm requirements and arrange testing with the GSEs.

#### **19) Can a lender submit the current AUS formats with the redesigned URLA?**

No, the redesigned URLA cannot be used with the existing AUS formats. After the GSEs begin accepting the new format, lenders using the redesigned URLA must use the updated AUS Specifications for each GSE.

If a legacy AUS file is submitted prior to the mandate date, the submitted file may remain in the legacy format. The lender may complete the loan using the 7/08 (rev. 6/09) URLA, even after the mandate if they submitted the file using the legacy format. However, all new applications submitted after the mandate will not be accepted if submitted using a legacy AUS file format.

#### **20) What should an aggregator do if they receive a redesigned URLA or loan submission file in MISMO V3.4 and they are not ready to submit to the GSEs in the new format?**

We encourage our aggregator customers that directly integrate with GSE AUSs to coordinate with their lending partners to ensure the file format they receive is a version they are able to submit to the GSEs. Retrofitting the MISMO V3.4 file format to the current GSE formats is not acceptable.

## **Background FAQs**

### **21) Why was the URLA redesigned?**

Changes in the mortgage industry and the regulatory environment led the GSEs to reassess the information obtained at the time of loan origination. The URLA/ULAD initiative has the following objectives:

- a) Update the URLA form to collect loan application information that is relevant and useful to the industry in making a loan underwriting decision, as well as update the physical format and layout to enhance the collection of information and usability of the form.
- b) Develop and publish a corresponding standard dataset to support the URLA. The ULAD Mapping Document provides a cross reference for every field on the redesigned URLA to the equivalent data point(s) in the MISMO Version 3.4 Reference Model.
- c) Publish GSE-specific automated underwriting system (AUS) specifications for Desktop Underwriter® (DU®) and Loan Product Advisor® updated to MISMO v3.4 and including the new URLA data fields.



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## 22) Who participated in the URLA redesign?

The GSEs began by interviewing a group of lenders and software providers to understand the current loan origination process and data flow, and to assess how the URLA is used today. This was followed by meetings with the government housing agencies (FHA, VA, and USDA-RD) to understand their data needs. From this research, the project team drafted the first version of the redesigned URLA.

The project team continued to expand outreach to other lenders, software providers, Ginnie Mae, Consumer Financial Protection Bureau (CFPB), mortgage insurance companies, the trade associations, housing advocates, and consumer groups to obtain feedback on the several iterations of the proposed redesigned URLA and the associated AUS Specifications. All of this feedback was reviewed by the project team and most was incorporated into subsequent versions of the redesigned URLA.

Later drafts of the redesigned URLA underwent eight rounds of extensive usability testing with borrowers, mortgage loan processors, underwriters, and loan officers. The project team also provided previews of the redesigned URLA at various industry meetings and conferences.

## 23) Why are the GSEs still supporting the URLA in its paper form?

The GSEs serve the entire mortgage industry from the smallest bank to the largest, most sophisticated lending and servicing operations. We have heard from many small to mid-size lenders and credit unions that they still need a paper form to collect and present loan application information from and to the borrower.

## 24) What is the page length of the redesigned URLA?

The length of the redesigned URLA will vary depending on the number of borrowers, the type of loan and the type of transaction. The form allows borrowers to indicate which sections of the application may not apply, which may also impact the page length. The [URLA Rendering Design Options](#) Document provides additional formatting guidance for software providers and lenders to tailor production of the form according to their system capabilities.

## 25) How do I support the updated HMDA Regulation for collecting the demographic information?

In support of the updated HMDA regulation, lenders have the option to use the Demographic Information Addendum with the current URLA dated 7/05 (revised 6/09) as a replacement for the existing Section X, Information for Government Monitoring Purposes. If the Demographic Information Addendum is used with the current URLA, Section X may be left blank, crossed or grayed out or otherwise deleted. The Demographic Information Addendum will be retired on November 1, 2020.

## 26) Why are the updated AUS datasets based on MISMO Version 3.4 instead of the MISMO Version 3.3 used by the Uniform Closing Dataset (UCD)?

In order to support the redesigned URLA, many modifications were necessary to MISMO v3.3, which were incorporated into MISMO v3.4. If MISMO v3.3 had been selected, extensive use of EXTENSIONS would have been necessary.