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

*September 28, 2022*

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

1. **URLA:** Questions about Freddie Mac Form 65/Fannie Mae Form 1003

2. **Data Requirements:** Questions about the Uniform Loan Application Dataset (ULAD), data collected by the GSEs' AUSs

3. **iLAD and SCIF:** Questions about the MISMO® Industry Loan Application Dataset (iLAD) and the Supplemental Consumer Information Form (SCIF)

4. **Implementation and Timeline:** A road map highlighting key implementation milestones

5. **Historical:** Background information about the URLA/ULAD project that remains accurate

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

## URLA

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

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

### 4) What documents are available to assist with using the URLA?

The GSEs have published the following supporting documents to their respective URLA webpages:

*This communication relates to the Uniform Mortgage Data Program®, an effort undertaken jointly by Freddie Mac and Fannie Mae at the direction of the Federal Housing Finance Agency.*

- **URLA Rendering Design Options** — guidance for rendering the updated interactive appearance and functionality of URLA components

- **URLA Instructions** — directions for completing new URLA form fields and clarifying existing usage

- **ULAD Mapping Document** — ties each data field on the URLA to its equivalent data point(s) in the Mortgage Industry Standards Maintenance Organization Reference Model Version 3.4 (MISMO v3.4). ULAD is not a specification but can be used to familiarize organizations with the standard MISMO terms used to support the URLA.

- **Translation Aids** — non-executable versions of Form 65 / Form 1003 and translation aids in Spanish, traditional Chinese, Vietnamese, Korean, and Tagalog are available on our Multi-language Resources for Lenders and other housing professionals webpages.

### 5) Will a lender be required to repurchase a loan if the AUS data format submitted and the URLA form do not match?

The GSEs do not intend to require a lender to repurchase a mortgage loan started before the mandate date solely due to the lender's use of the legacy AUS data format with the redesigned URLA (and vice versa). However, it is a lender's responsibility to ensure the data used to underwrite and determine eligibility is accurately reflected in the transaction, and that the lender has otherwise complied with the terms of their contracts with the GSEs. Lenders must apply all policies that may or may not be represented on the new vs. old URLA form and included or not included in either of the GSE's data file formats: MISMO® v2.3.1, v2.4, v3.4, or the RLD 1003, v3.2 (1003 Flat File).

### 6) Is there a "purchase by" date for seasoned loans that are in the legacy AUS formats (for Fannie Mae MISMO v2.3.1 or 1003 Flat File and for Freddie Mac v2.4) to be eligible for sale to the GSEs?

No, there is no "purchase by" date for seasoned loans in the legacy AUS formats to be delivered to either of the GSEs' selling/delivery systems (Fannie Mae Loan Delivery / Freddie Mac Loan Selling Advisor®). Loans are subject to all committing and delivery requirements for each respective GSE.

## Data Requirements

### 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 has published data specifications for their AUSs using the MISMO v3.4 Reference Model. The Freddie Mac LPA and Fannie Mae DU Specification replace the legacy specifications, which were based on MISMO 2.X or a flat file.

### 8) What is the Uniform Loan Application Dataset (ULAD) 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.

### 9) Do the GSEs publish a list of software providers that have been approved to support the URLA and updated AUS specs?

Yes, here is the list of Freddie Mac-approved and Fannie Mae-approved software providers from our respective webpages.

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

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

**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. Download the Freddie Mac Loan Product Advisor Schema Extension and the ULAD v3_4 Extension files from either the Software Partner Resource Center or the Freddie Mac URLA/ULAD webpage. Download the Fannie Mae DU Schemas zip file from the Fannie Mae Technology Integration webpage.

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

Lenders and service providers will continue to comply with the data requirements set forth in the UCD and ULDD specifications on the GSEs' webpages. The GSEs identified and analyzed equivalent data points across Loan Product Advisor/DU, UCD, and ULDD with the understanding that the purpose and lifecycle stage of each dataset may have intentional data differences across datasets. Each Uniform Mortgage Data Program (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 make every effort to align the collection of data across UMDP datasets. Continue to contact your account representatives with any questions and periodically review the GSEs' dataset webpages for any updates.

## iLAD and SCIF

**13) What is happening with the Fannie Mae 1003 Flat File used as the de facto industry standard for data exchange between industry partners for loan application data?**

Fannie Mae no longer supports the 1003 Flat File. The GSEs are participating in and supporting the MISMO Loan Application Data Exchange Development Workgroup (iLAD) that has created and is maintaining an industry standard for data exchange of loan application information. This dataset includes the data points for the following:

- The complete dataset for the URLA Form (ULAD Mapping Document).
- Each of the updated AUS specs from Freddie Mac and Fannie Mae.
- Other origination-oriented data deemed relevant by the workgroup.

iLAD is expected to replace the many peer-to-peer data exchanges that currently utilize the Fannie Mae 1003 Flat File. Future enhancements may include other government agency (i.e., FHA, VA, and USDA) specifications for their use of the new URLA data when available. Version 2.1 of the iLAD data set is available and posted on the MISMO website at iLAD Dataset. Anyone interested in participating in this collaborative, industry-wide effort should send an email with the subject line, "Join Loan Application Data Exchange Development Workgroup" to info@mismo.org. More information about the iLAD Development Workgroup and other MISMO workgroups is available at mismo.org.

**14) How is MISMO's iLAD different from the ULAD Mapping Document and GSE AUS specifications?**

The iLAD is a "superset" of loan application data based on MISMO v3.4 that includes all the data in the ULAD Mapping Document and the GSE AUS Specifications. iLAD also includes additional origination data points requested by the industry that may be needed for exchange of loan information. iLAD is agnostic to investor and business processes so it does not include conditionality (rules) and cardinality (acceptable number of data repetitions). This is a driving factor behind why the iLAD Exchange File will not be accepted by the GSEs in place of their AUS submission files.

**15) UPDATED What is the Supplemental Consumer Information Form (SCIF) used for?**

The SCIF is intended to help lenders capture information during the loan application process on borrower language preference and any homeownership education and housing counseling the borrower has received over the past 12 months.

**16) NEW What is required from lenders to comply with the GSE's updated requirements for completing the SCIF?**

For new conventional loans with application received dates on or after March 1, 2023 sold to the GSEs, lenders must ensure one copy of the SCIF with the borrower's responses is in the loan file and must include the corresponding data in loan application file submissions to the GSEs' AUSs (DU and LPA).

**17) NEW What are the requirements for collecting the borrower('s) language preference?**

The lender must present the SCIF to one borrower on the loan application and ask the borrower to provide a preferred language for completing the loan transaction. The borrower is not required to select any of the language options in the "Language Preference" section, including "I do not wish to respond." For loans with multiple borrowers, the lender may determine whether to present the SCIF to more than one borrower and include more than one SCIF in the loan file. It is up to the lender to decide when to present the SCIF.

**18) NEW What are the requirements for collecting the borrower('s) homeownership education and housing counseling information?**

The GSEs have not changed any of their Guide requirements for homeownership education and housing counseling information collection. If the loan offered to the borrower(s) requires homeownership education or housing counseling information, the lender must complete the applicable SCIF section and fields. If the borrower has taken more than one homeownership education course, provide data for the most recent course within the last 12 months. The requirements are the same for more than one housing counseling session.

**19) NEW What if the borrower does not wish to complete the SCIF and the loan has neither homeownership education nor housing counseling requirements?**

One copy of the SCIF must always be provided in the loan file. In cases where the language preference question has not been completed by the borrower and homeownership education and housing counseling are not required by the loan program, the SCIF would include only the loan identifier and the borrower's name.

**20) Why is there a long lead time for implementation? Can lenders start using the SCIF and submitting the information collected to the GSEs' AUSs before March 1, 2023?**

The long lead time allows the GSEs, lenders, and other industry participants time to budget, plan and implement necessary changes. The GSEs have provided additional information about loan file requirements in a Fannie Mae Lender Letter and Freddie Mac Guide Bulletin. Lenders are invited to begin submitting SCIF data in their loan submission files at any time (see the SCIF announcement published on May 3, 2022).

**21) UPDATED Where can I find instructions for completing the SCIF and generating the form?**

The GSEs have published the following supporting documents to their respective URLA/ULAD webpages:

- **SCIF in English**
- **Numbered SCIF** — cross referenced form field names to the GSE's AUS Specification data fields
- **SCIF Instructions** — updated directions for completing new SCIF form fields and clarifying existing usage
- **SCIF Rendering Options** — guidance for changing the appearance and functionality of the interactive (fillable PDF) SCIF
- **Translation Aids** — non-executable versions of Form 1103 translated from English to Spanish, traditional Chinese, Vietnamese, Korean, and Tagalog are available on each GSE's Multi-language Resources for Lenders webpages.

## Implementation and Timeline

**22) Now that the March 1, 2022 retirement date has been reached, is the project officially over?**

Effective March 1, 2022, the GSEs' AUSs will no longer underwrite any loans in legacy AUS formats (for Fannie Mae MISMO v2.3.1 or 1003 Flat File and for Freddie Mac v2.4), regardless of start date or original AUS submission date. The project is not officially over. Each GSE continues to:

- Answer lender and service provider questions sent to their ULAD mailboxes (ULAD@FannieMae.com and ULAD@FreddieMac.com)
- Update their AUSs as part of the normal product update process
- Make every attempt to align on requirements for new and updated data

## Historical

**23) 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.

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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 AUS specs for DU and Loan Product Advisor updated to MISMO v3.4 and include the new URLA data fields.

### 24) 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 (Federal Housing Administration (FHA), Veterans Affairs (VA), and U.S. Department of Agriculture – Rural Development (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, 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 specs. 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.

### 25) 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 midsize lenders and credit unions that still need a paper form to collect and present loan application information from and to the borrower.

### 26) 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 and 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.

### 27) 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.

### 28) 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. This information is now collected on the SCIF form. 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]).