

# Uniform Residential Loan Application / Uniform Loan Application Dataset FAQs

November 12, 2024

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® (LPA<sup>SM</sup>) 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. **SCIF:** Questions about the Supplemental Consumer Information Form (SCIF)
4. **iLAD:** Questions about the MISMO® Industry Loan Application Dataset (iLAD)
5. **Historical:** Background information about the URLA/ULAD project that remains accurate

New questions that were added since the last update are labeled **NEW**, updated questions are labeled **UPDATED**, and **RELOCATED** questions are questions that have been moved to a different section of the FAQs without any other update. 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 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) **NEW** Do the GSEs require a Loan Originator signature in “Section 9: Loan Originator Information” of the URLA?

No, the GSEs do not require a Loan Originator signature in “Section 9: Loan Originator Information” of the URLA. The Loan Originator Information was added to the URLA to assist lenders with their regulatory reporting requirements. Lenders should review any applicable state or federal legal requirements regarding a Loan Originator’s signature on the URLA.

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#### 4) RELOCATED **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.

#### 5) **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.

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

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

- [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.

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

Yes, use the following links to access the lists of Freddie Mac-approved and [Fannie Mae-approved](#) software providers from our respective webpages.

#### 9) **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,

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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.

#### **10) 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](https://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](#).

#### **11) UPDATED 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). The UAD is transitioning from v2.6 to v3.6 and new or updated property data has been included as part of ULDD Phase 5. As the UAD transition continues, property data in other datasets may also be updated to align. Continue to contact your account representatives with any questions and periodically review the GSEs' dataset webpages for any updates.

## **SCIF**

#### **12) UPDATED What is the Supplemental Consumer Information Form (SCIF)?**

The SCIF is intended to help lenders capture homeownership education, housing counseling and borrower language preference information. The form is divided into two sections—the Homeownership Education and Housing Counseling section and the Language Preference section. The Homeownership Education and Housing Counseling section may be completed by the lender or borrower(s). The Language Preference section may be completed or left blank by the borrower(s) at their option.

#### **13) NEW Must the lender present the SCIF to each borrower on the loan application?**

Yes, the lender must present the SCIF *to at least one borrower* on the loan application for all conventional loans sold to the GSEs. For loans with multiple borrowers, the lender may determine whether to present the SCIF to more than one borrower; however, if more than one borrower completes an SCIF, all completed SCIFs must be retained in the loan file.

#### **14) NEW Is the SCIF required to be in the loan file?**

Yes, lenders must ensure a copy of the SCIF associated with at least one borrower is included in the loan file for all conventional loans sold to the GSEs.

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**15) NEW At what point does the lender present the SCIF to the borrower(s)?**

The lender determines when the SCIF is presented to the borrower(s) during the loan application process but any information included in the SCIF must be submitted in each GSE's AUS loan application submission file.

**16) UPDATED 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.

**17) NEW When should the Homeownership Education and Housing Counseling section be completed on the SCIF?**

Prior to closing, the borrower(s) or the lender should complete the Homeownership Education and Housing Counseling section as information is made available from the borrower(s). Lenders should use the most recent homeownership education or housing counseling certificate or verification of completion document (within 12 months of closing) when:

- The loan offered to the borrower(s) requires homeownership education or housing counseling session(s), OR
- The borrower(s) voluntarily discloses completion of a homeownership education or housing counseling session, even if not required by the loan program.

Refer to the [SCIF Instructions](#) for more detailed guidance.

**18) NEW Is homeownership education or housing counseling information from the SCIF required in the GSEs' AUS loan application submission files?**

Yes, any homeownership education or housing counseling information provided by the lender or borrower(s) on the SCIF(s) must be included in the GSE's AUS loan application submission files.

**19) NEW Is completion of the Language Preference section required?**

Completion of the Language Preference section is voluntary for the borrower(s). The borrower(s) may respond with a language preference, select "I do not wish to respond," or elect to leave the section blank. The lender may not require a borrower to select "I do not wish to respond" if the borrower wishes not to answer the question and should accept the answer the borrower provides. The lender must not answer for the borrower(s).

**20) NEW Is the borrower's language preference response required in the GSEs' AUS loan application submission files?**

Yes, the lender must include all language preference responses provided by the borrower(s) on the SCIF(s) in the GSE's AUS loan application submission files. If the borrower(s) does not provide a language preference on the SCIF and leaves the question blank, no preferred language data points should be submitted. Loan Origination Systems may not default to any values for the preferred language data point in the absence of a response, including "I do not wish to respond."

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## 21) UPDATED What resources are available to help borrowers and lenders complete the SCIF?

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

- [SCIF in English](#) [PDF](#)
- [Numbered SCIF](#) [PDF](#) — numbered form fields are cross-referenced in the GSEs' AUS specifications to their supporting data points.
- [SCIF Instructions](#) [PDF](#) — guidance on how to complete and use SCIF fields.
- [SCIF Rendering Options](#) [PDF](#) — 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](#) web pages.

## ILAD

### 22) UPDATED 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.
- USDA Guaranteed Underwriting System (GUS) Specification MISMO v3.4.
- Other origination-oriented data deemed relevant by the workgroup.

iLAD replaces the many peer-to-peer data exchanges that historically utilized the Fannie Mae 1003 Flat File. Future enhancements may include other government agency (i.e., FHA and VA) specifications for their use of the new URLA data when available. 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](mailto:info@mismo.org). More information about the iLAD Development Workgroup and other MISMO workgroups is available at [mismo.org](#).

### 23) UPDATED 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). For this reason, users of the GSEs' AUSs must use the DU and Loan Product Advisor specs to find and comply with submission file requirements.

## Historical

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



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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](mailto:ULAD@FannieMae.com) and [ULAD@FreddieMac.com](mailto: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

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

## **26) 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, Consumer Finance 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 specs. All 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.

## **27) 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 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.

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**28) RELOCATED 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).

**29) RELOCATED 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.

**30) 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.

**31) 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]).