

Updated AUS Specifications and Supporting Documents Published

June 29, 2021

Fannie Mae and Freddie Mac (the GSEs) congratulate the industry on the successful implementation of the Uniform Residential Loan Application (URLA) (Fannie Mae Form 1003 / Freddie Mac Form 65) and corresponding automated underwriting system (AUS) data specifications. To address opportunities discovered in the course of our implementation, limited critical business information needs, and a regulatory request, the GSEs have published updates to their AUS data specifications and supporting resources.

The GSEs are making updates to the AUS specification data points collecting details about the payment of closing costs and down payment assistance. The changes require lenders to provide more information about the sources of subordinate financing and interested party contributions and clarify the conditionality for sources of gift and grant funds. The GSEs' requirements for collecting these data points are similar, and we have further aligned our specifications where possible.

Each GSE has also made changes addressing fixes that were either made or identified during implementation. Finally, a limited number of data points have been added and existing data requirements changed to address critical business needs of each organization identified since the last specification update. The GSEs will be implementing these system changes by the fourth quarter 2021.

There are no updates to the URLA form; however, we have made minor clarifications to the documents listed below. The following sections provide more information about these updates.

Joint-GSE

- Updates to data requirements supporting closing costs and down payment assistance as outlined in the changes in their respective AUS specifications
- [URLA Instructions](#)
- [URLA Rendering Design Options](#)
- [URLA Frequently Asked Questions \(FAQs\)](#)

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Desktop Underwriter® (DU®) Specification – DU specification v1.8.2 provides updated requirements to create a loan application submission file based on the Mortgage Industry Standards Maintenance Organization® (MISMO®) v3.4 Reference Model. Refer to the integration impact memo for details on the new data in the updated specification. Additionally, Fannie Mae has published an update to the **DU Implementation Guide MISMO v3.4**. These documents, as well as other integration resources, can be found on the [Fannie Mae Technology Integration Resources webpage](#) in the Desktop Underwriter section.

If you have questions about the 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.