Rendering Options for the Uniform Residential Loan Application (URLA)

This document outlines the rendering options and flexibilities for changing the style and formatting of the redesigned URLA (Fannie Mae Form 1003/Freddie Mac Form 65) and its components – **Borrower Information**, **Additional Borrower Information**, **Unmarried Addendum**, **Continuation Sheet**, and **Lender Loan Information**. Lenders and technology solution providers may vary the overall look and feel of the URLA based on the style guidelines described in this document. These options apply to rendering of the forms (i.e., they are not applicable to loan origination systems).

**Important Note:** The field names, descriptions, and order of sections may not be altered in any way. Form fields within a section may be moved within that section if additional field length is needed.

<table>
<thead>
<tr>
<th>Rendering Options</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Style Category</strong></td>
</tr>
</tbody>
</table>
| **URLA Components** | • The **URLA** components published by the GSEs are compliant with the requirements of the Americans with Disabilities Act (ADA). Some features in the published components are included to **meet ADA requirements**, such as field-level hover-over text. If you do not need to implement ADA-compliant forms, you do not need to mirror the ADA functionality.  
  • **URLA** components that are not applicable do not have to be included in the completed **URLA** document (for example, if there is only one, single applicant, the **Additional Borrower** and **Unmarried Addendum** may be excluded).  
  • **URLA** components may be treated as separate documents or combined into one integrated **URLA** document.  
  • If **URLA** components are combined, the following order is recommended:  
    ▪ **Borrower Information**, **Additional Borrower** (if applicable), **Lender Loan Information**  
    ▪ Insert **Unmarried Addendum** and **Continuation Sheet(s)**, if used, to facilitate the review of information  
  • State disclosures may be added to the **URLA** as needed on the **Continuation Sheet**.  
  • The **Continuation Sheet** can be used to collect any additional information provided by either the borrower(s) or lender that does not fit in existing sections of the **Borrower Information**, **Additional Borrower Information** and **Lender Loan Information**. This additional information on the **Continuation Sheet** may include data not required in the GSEs’ AUS submission files. |
| **Pages** | • Pages may be displayed or printed in letter or legal size.  
  • Page numbers are not required but may be added to individual or integrated documents.  
  • Pages may be duplicated. You may increment the section and subsection numbers on the duplicated page(s) to show progression (e.g., if Section 3: Financial Information – Real Estate is being duplicated, you may number the additional sections as 3d, 3e, and 3f and so forth).  
  • A barcode, State disclosures, and/or other lender information may be added in the white space on any form page. |
| **Footers** | • The purpose of the **Borrower Name** field in the footers of the **Borrower Information** and **Additional Borrower** components of the Interactive **URLA** is to identify the individual borrower whose information appears on the page.  
  • Lenders/vendors have the option of including all borrower names on the **Borrower Name** field by extending the length of the field (if necessary) or by adding field(s) for “Additional Borrower Name(s).” However, doing so does not provide a clear association between an individual borrower named in the footer and the information on the page.  
  • If multiple borrower names are included in the footer, and the association between individual borrower and **URLA** section is desired, lenders/vendors may add the applicable borrower name in the white space near each section title. For example: |
### Rendering Options

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<tr>
<td><strong>Section 5: Declarations.</strong> This section asks you specific questions about the property, you funding, and your past financial history. <strong>Borrower Name:</strong> __________________________</td>
<td></td>
</tr>
</tbody>
</table>

**Note:** On the Dynamic URLA published by the GSEs, when there is more than one borrower, both Borrower Name and Additional Borrower Name are automatically populated in the footer. The inclusion of both borrowers’ names does not allow for the clear identification of the page information to the applicable borrower.

#### Sections

Section 3 – Financial Information – Real Estate may be collapsed to show only the Section Title and the **☑ I do not own any real estate indicator.**

#### Subsections

- Subsection tabs may be formatted as any of the following: rounded (as is), squared, shaded in, or outlined. However, the text heading must be displayed or printed.

- The following subsections may be collapsed to show only the subsection title, the **☑ Does not apply** indicator, and the list of valid values, if applicable:
  - 1b. Current Employment/Self-Employment and Income
  - 1c. IF APPLICABLE, Complete Information for Additional Employment/Self-Employment and Income
  - 1d. IF APPLICABLE, Complete Information for Previous Employment/Self-Employment and Income
  - 1e. Income from Other Sources
  - 2b. Other Assets You Have
  - 2c. Liabilities – Credit Cards, Other Debts, and Leases that You Owe
  - 2d. Other Liabilities and Expenses
  - 3b. IF APPLICABLE, Complete Information for Additional Property
  - 3c. IF APPLICABLE, Complete Information for Additional Property
  - 4b. Other New Mortgage Loans on the Property You are Buying or Refinancing
  - 4c. Rental Income on the Property You Want to Purchase
  - 4d. Gifts or Grants You Have Been Given or Will Receive for this Loan

- The following subsections may be repeated as many times as necessary to capture all the borrower’s information:
  - 1c. IF APPLICABLE, Complete Information for Additional Employment/Self-Employment and Income
  - 1d. IF APPLICABLE, Complete Information for Previous Employment/Self-Employment and Income
  - 3a. Property You Own (repeat for each property)
  - 3b. IF APPLICABLE, Complete Information for Additional Property (repeat for each lien on the property)
  - 3c. IF APPLICABLE, Complete Information for Additional Property (repeat for each lien on the property)

- The following subsections may be expanded by adding as many line items as necessary, and may be contracted by deleting unneeded line items:
  - 1e. Income from Other Sources
  - 2a. Assets – Bank Accounts, Retirement, and Other Accounts You Have
  - 2b. Other Assets You Have
  - 2c. Liabilities – Credit Cards, Other Debts, and Leases that You Owe
  - 2d. Other Liabilities and Expenses
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|                | ▪ 4b. Other New Mortgage Loans on the Property You are Buying or Refinancing  
▪ 4d. Gifts or Grants You Have Been Given or Will Receive for this Loan |
| Tables         | Tables may be structured on the form to accommodate system capabilities. |
| Font           | Font style and font size may be modified; however, changes might affect the length and pagination of the form.  
▪ Current font style used – Myriad Pro  
▪ Current font size used – 9 pt. A font size of at least 9 pt. is recommended. |
| Text Format    | Text formatting features may be modified; however, the wording on the form may not be altered in any way.  
▪ Dates shown on any URLA component as "(mm/yyyy)" may be rendered in month-year format OR as a complete year "(mm/dd/yyyy)". Dates shown as a complete year "(mm/dd/yyyy)" must be rendered as a complete year.  
▪ Dashes and slashes in text, number, and date fields may be removed or replaced by other delimiting characters.  
▪ Underlining may be removed.  
▪ The text wrapping feature may be changed; however, text wrapping is recommended.  
▪ Gray shading of fields, sections, and pages indicating information to be provided by the Lender may be modified or removed. |
| Check Boxes and Radio Buttons | Selection items can be structured on the form to accommodate system capabilities if the number of items that can be selected is maintained. The published forms use the following criteria, which align with industry standards for data collection:  
▪ Check boxes (□) are used to allow selection(s) of all that apply.  
▪ Radio buttons (○) are used when only one option is permitted.  
   **Note:** Once a radio button has been selected on the dynamic URLA it cannot be de-selected; however, another option can be chosen. |

### Revision History

<table>
<thead>
<tr>
<th>Date</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>12/2018</td>
<td>Separated Footers into its own Style Category. Added additional ways to use the Borrower Name field in the footers to allow for multiple borrower names in the footers. Updated &quot;Important Note&quot; to allow for moving field names in a section to allow more space for field entry within that section.</td>
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