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.

*Important Note: The field names, descriptions, order of sections and data fields within the sections may not be altered in any way.*

<table>
<thead>
<tr>
<th>Style Category</th>
<th>Rendering Options</th>
</tr>
</thead>
</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**. |
| **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.  
- A barcode, State disclosures, and/or other lender information may be added within the white space provided in the page footer. |
| **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
  - 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.
- 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.*