

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

Updated December 11, 2018

The following provides answers to questions frequently asked about the redesigned Uniform Residential Loan Application (URLA) and the corresponding dataset, the Uniform Loan Application Dataset (ULAD). New questions that were added since the last update are labeled **NEW**, while updated questions are labeled **UPDATED**. Visit the [Fannie Mae URLA page](#) or the [Freddie Mac URLA page](#) for additional information.

1) What is the Uniform Residential Loan Application?

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 20 years in all U.S. States and Territories.

2) What is the Uniform Loan Application Dataset? **UPDATED**

The ULAD is the corresponding dataset for the URLA. The GSEs worked together on the redesign of the URLA and mapped each form field to the Mortgage Industry Standards Maintenance Organization® (MISMO®) Version 3.4, which is documented in the ULAD Mapping Document. (The ULAD Mapping Document is not the specification for an LOS system or a loan file submission for the GSEs.)

3) Why now?

Changes in the mortgage industry and the regulatory environment led to the need for 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.
- B. Develop and publish an industry data standard in support of 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 automated underwriting system (AUS) specifications for Desktop Underwriter® (DU®) and Loan Product Advisor® updated to MISMO v3.4 and including the new URLA data fields.

4) Who participated in the URLA redesign? **UPDATED**

The GSEs began by interviewing a group of lenders and technology solution 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 (FHA, VA, and 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, technology solution providers, Ginnie Mae, Consumer Financial 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 Specifications.

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.

5) How do I support the updated HMDA Regulation for collecting the demographic information?
UPDATED

In support of the updated HMDA regulation, lenders have the option to use the Demographic Information Addendum with the current URLA dated 7/05 (revised 6/09) as a replacement for the existing Section X, Information for Government Monitoring Purposes. If the Demographic Information Addendum is used with the current URLA, Section X may be left blank, crossed or grayed out or otherwise deleted.

An updated Demographic Information Addendum was published on December 19, 2017, on each GSE's URLA/ULAD web page. The updated addendum reflects minor changes to the data collection instructions published in the CFPB's Addendum to the new HMDA regulation. Lenders may use the updated Demographic Information Addendum (rev 9/2017). Lenders may continue using the previous version with the old instructions until they have updated to the newer form.

6) 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 mid-size lenders and credit unions that they still need a paper form to collect and present loan application information from and to the borrower.

7) 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. All versions of the forms allow borrowers to indicate which sections of the application may not apply, which may also impact the page length. The URLA Rendering Document provides additional formatting guidance for technology solution providers and lenders to tailor production of the form according to system requirements.

8) Has the information on the form been reorganized?

The information that a borrower must provide, acknowledge, and agree to, has been separated from the information the lender collects and verifies during the processing and underwriting of the loan. Usability testing results highlighted definite improvements to the accuracy and speed of the data collection process fostered by this change.

9) Does the redesigned URLA change the application origination 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 process loan application data.

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

The URLA data fields are mapped to the ULAD Mapping Document to help familiarize developers with the updated MISMO format (v3.4). Each GSE's AUS specification includes ULAD data points and will continue to differ based on credit and underwriting policy. It is important to note that the ULAD Mapping Document will NOT be implemented by the GSEs. Information collected on the redesigned URLA will be submitted to each GSE's AUS based on their respective AUS specifications.

11) Why is ULAD 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 ULAD was based on MISMO v3.3, extensive use of EXTENSIONS would have been necessary.

12) When will the GSEs require the new AUS datasets to be delivered? **UPDATED**

On September 26, 2017, the GSEs announced their implementation timelines for collection of their respective AUS data using their updated AUS specifications based on MISMO v3.4. Lenders may begin submitting loan application production files starting July 1, 2019. Lenders will be able to submit their existing datasets until February 1, 2020. New applications dated February 1, 2020, or later must use the new AUS datasets based on MISMO v3.4. Applications dated before February 1, 2020, but that have not closed (e.g., loans for new construction) will be accepted in the existing data formats until February 1, 2021, when only the datasets based on MISMO v3.4 will be accepted. Lenders may begin testing loan file submissions with each GSE starting in January 2019.

13) What should I be doing now to prepare for the redesigned URLA and new AUS specifications? **UPDATED**

Identify any data on the redesigned URLA that you do not currently collect, and start planning to collect that data. If you use a technology solution provider, reach out to them to ensure they have copies of the updated AUS specifications. Work with them to understand when they expect to be ready to produce and receive the new data interface files. If you maintain your own system, begin working with internal technical and business analysts to scope and schedule the tasks necessary to process the new AUS specifications. Regularly check each GSEs' URLA/ULAD web page for additional updates to the AUS specifications.

14) Why is there a new Homeownership Education and Housing Counseling section on the redesigned URLA?

The GSEs worked with U.S. Department of Housing and Urban Development (HUD) and housing advocacy groups to include the Homeownership Education and Housing Counseling section to the redesigned URLA to help promote awareness of such offerings to borrowers.

15) Why is the Preferred Language Question being asked? **UPDATED**

The Federal Housing Finance Agency (FHFA), our regulator and conservator, required the GSEs to add the preferred language question to the URLA to allow borrowers who prefer to communicate in a language other than English to identify that language and to enable mortgage industry participants to connect borrowers to available language access resources. For additional information, please visit FHFA's website at www.fhfa.gov/PolicyProgramsResearch/Policy/Pages/Language-Access.aspx.

16) How does the decision to add the Language Preference question to the redesigned URLA affect the implementation timelines published by the GSEs on September 26, 2017?

The addition of the Language Preference question to the redesigned loan application did not change the announced implementation timelines. The Borrower and Additional Borrower application forms in both English and Spanish were updated to include the Language Preference question and re-posted to each GSE's URLA web page in December 2017.

17) Has the wording and location of the Language Preference question been approved by CFPB for Regulation B Safe Harbor?

FHFA and the GSEs requested that the CFPB update the Safe Harbor for the final redesigned URLA that includes the Language Preference question. CFPB granted [Safe Harbor](#) for the final redesigned URLA including the Language Preference question on November 20, 2017.

18) Should the redesigned URLA be viewed in a web browser?

No, the GSEs recommend that lenders and technology solution providers download the forms to their computers and then open the forms 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 versions of the form may lose some functionality and as a result, not perform as designed.

19) What version of Adobe is suggested for completing the redesigned URLA?

The redesigned URLA was created using Adobe Acrobat 7 Pro which was published in 2005. Any updated version of Adobe Acrobat software is compatible with the redesigned URLA.

20) How do I use the redesigned URLA when there is a non-borrower spouse in a community property state?

The GSEs do not have any specific requirements for documenting on the loan application a non-borrower spouse living in a community property state. The lender is free to use an appendix or other document as necessary to complete a loan application. Lenders are advised to follow the applicable community property state law.

21) How do I provide more than two borrower signatures when I use more than one Additional Borrower component?

Lenders have two options:

1. Duplicate the page with Section 6 (where signatures are captured) as many times as needed for the number of individuals on the loan application (including trusts); or
2. Add additional signature lines to Section 6 directly on the form.

22) The redesigned URLA has several date fields where the format is month and year (i.e., MM/YYYY). The GSEs' AUS systems require the date format of year, month, and day (i.e., CCYY-MM-DD or YYYY-MM-DD) for those same fields. Which date format should we use on the form?

Lenders should create their AUS submission files using the field formats specified in each GSEs' AUS specification (i.e., year, month, and day). When rendering the form, a lender or vendor has the option to modify the date field format to match the AUS submission file format (year, month, and day) or render the form with the existing format (month and year or month, day, and year).

23) Will the GSEs be updating the Freddie Mac Form 1077 / Fannie Mae Form 1008 Uniform Underwriting and Transmittal Summary as part of the redesigned URLA project? **NEW**

The GSEs plan to update the Freddie Mac Form 1077 / Fannie Mae Form 1008, but are doing so outside of the URLA project. Because this Form is not required to be electronically delivered to the GSEs, the GSEs are not providing a data specification.

24) Can a lender submit the current AUS formats with the redesigned URLA? **NEW**

The redesigned URLA may be used starting July 2019. Lenders using the redesigned URLA must use the new AUS Specifications for each GSE – for Fannie Mae, DU Specification MISMO V3.4 and for Freddie Mac Loan Product Advisor v5.0.0n. You cannot use the redesigned URLA with the existing AUS formats; you must use the new formats due to the differences in the data collection between the redesigned URLA and old URLA.

25) What schemas should I use for my file validations? **NEW**

The GSEs recommend you download the full list of XSD files from MISMO.org. For Fannie Mae, you will need to download the [Fannie Mae DU Schema Extension](#) file from the [Technology Integration for DU Webpage](#) and the [ULAD Data Extension to MISMO v3.4](#) file on the [URLA Web Page](#). For Freddie Mac, you will need to download the LPA Schema Extension file from the vendor portal and the ULAD Data Extension to MISMO v3.4 file from the [Freddie Mac URLA Web Page](#).

26) What should an aggregator do if they receive a redesigned URLA or loan submission file in MISMO V3.4 and they are not ready to submit to the GSEs in the new format? **NEW**

We encourage our aggregator customers that directly integrate with the GSE's AUSs to coordinate with their lending partners to ensure the file format they receive is a version they are able to submit to the GSEs. Retrofitting the MISMO V3.4 file format to the current GSE formats is not acceptable.