

Implementation Timeline Update: Demographic Information Addendum, Redesigned URLA, and the DU Specification

September 26, 2017

During the past several months, Fannie Mae and Freddie Mac (the GSEs) gathered industry feedback on the implementation timeline for the redesigned Uniform Residential Loan Application (URLA) and the automated underwriting system (AUS) specifications. Industry feedback was an important input to the implementation plans outlined in this announcement for the redesigned URLA, Desktop Underwriter® (DU®), EarlyCheck™ and Loan Product Advisor®.

Finalized Demographic Information Addendum

The Consumer Financial Protection Bureau (CFPB) has finalized their Technical Corrections and Clarifying Amendments to the Home Mortgage Disclosure Act (HMDA) Regulation C. The GSEs have updated the Demographic Information Addendum based on this final rule. The changes were made only to the form instructions and not to the data fields. Lenders may begin using this version of the Demographic Information Addendum immediately. Reference the [Demographic Information Addendum](#) on Fannie Mae's URLA webpage.

URLA Effective Dates

The industry may begin using the redesigned URLA starting **July 1, 2019**. The GSEs will require the use of the redesigned URLA for all *new* loan applications in **February 2020**.

Important Note: FHFA's Request for Input on Improving Language Access in Mortgage Lending and Servicing may result in requiring the GSEs to add a borrower language preference question to the URLA or to an addendum to the URLA, and to collect the data in our AUS specifications. If this occurs it would be reflected in the 2017 updates to the published documents.

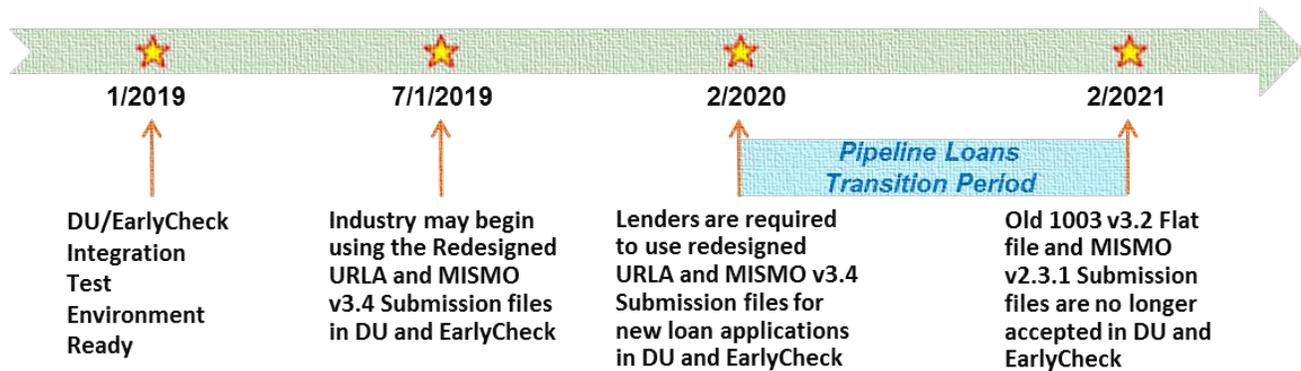
Fannie Mae will publish updated versions of the redesigned URLA, the DU Specification, and supporting documents by the end of 2017.

DU Specification Timeline

Fannie Mae lenders and technology solution providers may begin testing submissions of the MISMO v3.4 DU submission file in **January 2019**. DU and EarlyCheck will provide this test environment for lenders and technology solution providers to validate their new MISMO v3.4 DU Submission files based on the new DU specification.

DU and EarlyCheck will begin accepting the new MISMO v3.4 DU Submission files to production as of **July 1, 2019**, and will require submission in production in **February 2020**. Fannie Mae will continue to accept the old DU formats (MISMO v2.3.1 and 1003 v3.2 flat file) until **February 2021** during the loan pipeline transition period (*see timeline on page 2*). Lenders and technology solution providers should work closely with their business partners and Fannie Mae to ensure a smooth transition to the updated MISMO v3.4 DU Submission file.

Fannie Mae Implementation Timeline



Additional Information

The documents referenced in this announcement, and other supporting materials, are located on the FannieMae.com [URLA web page](#). If you have questions about the redesigned URLA, the DU Specification, or the DU Implementation Guide, please contact your Fannie Mae representative.