

# Supplemental Consumer Information Form Update

May 3, 2022

At the direction of the Federal Housing Finance Agency (FHFA), Freddie Mac and Fannie Mae (the GSEs) are announcing that the Supplemental Consumer Information Form (SCIF Freddie Mac/Fannie Mae Form 1103) will be a required document in the loan file for new conventional loans sold to the GSEs with application dates on or after March 1, 2023.

Although the GSEs previously communicated that the SCIF is not required, we are making this change to facilitate the collection of borrower preferred language, applicable homeownership education and housing counseling details. Each GSE will publish a Guide Bulletin/Lender Letter indicating this change in July 2022.

## SCIF Documents

To accommodate these updated requirements, the GSEs have made limited changes to the form that was published in October 2021. The table below provides an overview of the SCIF changes.

Section	Description of Change
Instructions at the top of the form	Removed the following (last) sentence on the form: "The lender or the borrower may complete all or part of the SCIF at their discretion."
Footer	Updated the footer date to 05/2022

The updated English version of the SCIF has been posted on each GSE's respective multi-language and URLA webpages. The five translated versions (Spanish, traditional Chinese, Vietnamese, Korean, and Tagalog) of the form will be updated at a future date and published to FHFA's Mortgage Translations clearinghouse.

To support implementation of the SCIF, the GSEs have updated the following documents:

- **SCIF Instructions**
- **SCIF Rendering Design Options**
- **SCIF Numbered Form – New – provides cross reference to AUS specifications**

## AUS Specifications

Each field on the SCIF will be supported in our respective automated underwriting system (AUS) datasets. The GSEs will update conditionality and add any missing data in our next scheduled publication for our AUS specifications targeted for the third quarter of 2022. The table below provides an overview of the AUS specification changes in **BLUE** that each GSE is planning to make to support the new SCIF requirements for those who want to implement the changes in advance of the next AUS specification publication.

## Borrower's Preferred Language

AUS Specification Changes					
SCIF Form Field ID	LPA   DU UIDs	MISMO v3.4 XPath	Data Point + Enumerations	Cond	Cond Details
SC3.a	472.00   1.0181	MESSAGE/DEAL_SETS/DEAL/PARTIE	LanguageCode = eng   chi   kor   spa   tgl   vie   zxx	C E	IF exists

AUS Specification Changes					
SCIF Form Field ID	LPA   DU UIDs	MISMO v3.4 XPath	Data Point + Enumerations	Cond	Cond Details
		S/PARTY/LANGUAGES/LANGUAGE			
SC3.b	473.00   1.0182	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/LANGUAGES/LANGUAGE/EXTENSION/OTHER/ULAD:LANGUAGE_EXTENSION	ulad:LanguageCodeOtherDescription	C ⊖	IF LanguageCode = "zxx" AND exists
SC3.c	474.00   1.0183	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/LANGUAGES/LANGUAGE/EXTENSION/OTHER/ULAD:LANGUAGE_EXTENSION	ulad:LanguageRefusalIndicator = "true"	C ⊖	IF exists

## Homeownership Education and Housing Counseling

Each GSE will maintain their current product-based homeownership education and housing counseling requirements. The GSEs are making the following additions to the data we currently collect and aligning our specifications for this data. Existing GSE edits related to homeownership education and housing counseling data are not changing.

AUS Specification Changes					
SCIF Form Field ID	LPA   DU UIDs	MISMO v3.4 XPath	Data Point + Enumerations	Cond	Cond Details
SC1.a	NEW Data Point: LPA 250.00	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/COUNSELING/COUNSELING_EVENTS/COUNSELING_EVENT/COUNSELING_EVENT_DETAIL	CounselingFormatType = FaceToFace   Internet	O	
SC2.a	NEW Data Point: LPA 498.00	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/COUNSELING/COUNSELING_EV	CounselingFormatType = FaceToFace   Internet   Other   Telephone	O	

AUS Specification Changes					
SCIF Form Field ID	LPA   DU UIDs	MISMO v3.4 XPath	Data Point + Enumerations	Cond	Cond Details
		ENTS/COUNSELING_EVENT/COUNSELING_EVENT_DETAIL			
	NEW Enumeration: DU 8.0069		CounselingFormatType = Other		
	NEW Data Point: LPA 499.00   NEW DU 8.0070	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLE_S/ROLE/BORROWER/COUNSELING/COUNSELING_EVENTS/COUNSELING_EVENT/COUNSELING_EVENT_DETAIL	CounselingFormatTypeOtherDescription = "Hybrid"	C	IF CounselingFormatType = "Other"

Lenders should continue to follow the current published versions of the GSE's AUS specifications for submitting information on the SCIF to our AUSs until the updated AUS specifications are published. Lenders are invited to begin submitting the updated data in the loan submission files at any time.

## Additional Information

If you have questions about the SCIF or supporting documents, please visit Freddie Mac's [multi-language webpage](#) and [URLA webpage](#), contact your Freddie Mac representative or email [ULAD@FreddieMac.com](mailto:ULAD@FreddieMac.com).