

Instructions for Completing the Supplemental Consumer Information Form (SCIF)

Form Purpose

The SCIF captures information about the homeownership education or housing counseling program completed by the borrower along with the borrower’s language preference. A copy of this form must be maintained in the loan files for loans sold to the GSEs. The lender or borrower should complete the education and counseling sections of the SCIF if required by the loan program or product for which the borrower has applied. The Language Preference information is collected to help lenders better understand the language needs of borrowers during the mortgage lifecycle. The borrower is not required to select any of the language options.

Homeownership Education and Housing Counseling

Homeownership education and housing counseling are different programs that help future homeowners understand the homebuying, financing, and servicing processes. Homeownership education provides participants with information about the homebuying process, the mortgage application process and required documentation, and prepares them for homeownership. Housing counseling includes this educational content along with money management and credit topics.

Homeownership education and housing counseling are available through borrower assistance programs, state and local agencies, housing counseling agencies approved by the U.S. Department of Housing and Urban Development (HUD), and courses that provide content that is aligned with HUD standards or the National Industry Standards (NIS) for Homeownership Education and Counseling.

The following tables provide guidelines for completing the homeownership education and housing counseling fields on the SCIF.

| Homeownership Education | |
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| <p>Has the Borrower(s) completed homeownership education (group or web-based classes) within the last 12 months?</p> | <p>If not applicable to the loan product or program, leave blank.</p> <p>If applicable to the loan product or program:</p> <ul style="list-style-type: none"> • Select “NO” if the borrower has not completed homeownership education within the past year. • Select “YES” if the borrower has completed homeownership education within the past year. <p>If “YES” is selected, the following questions should be completed for the most recent homeownership education course completed by the borrower.</p> |
| <p>If YES: (1) What format was it in? (Check the most recent):</p> | <p>Select the format in which the education program was offered — either “Attended Workshop in Person (Face-to-Face)” or “Completed a Web-Based Workshop (Internet).”</p> <p>Note: A self-paced online course may be identified as a “Web-Based Workshop.”</p> |
| <p>(2) If a HUD-approved agency, provide Housing Counseling Agency ID #</p> | <p>For a HUD-approved provider, enter the housing counseling agency identification number. If needed, access the link provided on the form to view a list of HUD-approved agencies.</p> |

| Homeownership Education | |
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| If not a HUD-approved agency, or unsure of HUD approval, provide name of Housing Education Program Agency | If not a HUD-approved agency or you are unsure whether the provider is HUD-approved, enter the name of the housing education program or course. |
| Date of completion | Indicate the date the borrower completed the homeownership education. If more than one education course was completed during the past 12 months, provide the date from the most recent completion certificate. |

| Housing Counseling | |
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| Has the Borrower(s) completed housing counseling (customized counselor-to-client services) within the last 12 months? | If not applicable to the loan product or program, leave blank. If applicable to the loan product or program: <ul style="list-style-type: none"> • Select “NO” if the borrower has not completed housing counseling within the past year. • Select “YES” if the borrower has completed housing counseling within the past year. If “YES” is selected, the following questions should be completed for the most recent housing counseling program completed by the borrower. |
| If YES: (1) What format was it in? (Check the most recent): | Select the format in which the housing counseling was offered — Face-to-Face (in person), over the telephone, or internet (web-based or online). Select “hybrid” if the housing counseling was delivered using more than one format. |
| (2) If a HUD-approved agency, provide Housing Counseling Agency ID # | For a HUD-approved provider, enter the housing counseling agency identification number. If needed, access the link provided on the form to view a list of HUD-approved agencies. |
| If not a HUD-approved agency, or unsure of HUD approval, provide name of Housing Counseling Agency | If not a HUD-approved agency or you are unsure whether the provider is HUD-approved, enter the name of the housing counseling program. |
| Date of completion | Indicate the date the borrower completed the housing counseling. If more than one counseling session was completed during the past 12 months, provide the date from the most recent completion certificate. |

Language Preference

The lender must provide an opportunity for the borrower to indicate a language preference or that they would prefer not to respond. The lender may inform the borrower that the answer will NOT negatively affect the mortgage application and explain the instructions and other information provided on the form concerning language preference to the consumer. The lender may not require a borrower to select “I do not wish to respond” if the borrower wishes to not answer the question and should accept the form from the borrower as provided.

| Language Preference | |
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| Mark the language you would prefer | <p>Six languages (English, Spanish, traditional Chinese, Vietnamese, Korean, and Tagalog) are available for a borrower to select from. If applicable, the borrower can select one of these languages.</p> <p>The SCIF, Uniform Residential Loan Application, and other mortgage documents are available in these six languages from Freddie Mac's and Fannie Mae's Multi-Language Resources web pages and FHFA's Mortgage Translations Home web page.</p> |
| If the preferred language is not available | <p>If the borrower's preferred language is not one of the six selections, they may select "Other" and write in their language of choice.</p> |
| I do not wish to respond | <p>If the borrower does not wish to indicate their preferred language, they should select "I do not wish to respond."</p> |

Along with those noted above, additional translated documents are available to help borrowers understand and navigate the mortgage transaction process. Borrowers are encouraged to use these resources as applicable.