

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 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 software providers may vary the overall look and feel of the URLA based on the style guidelines described in this document. These options apply to rendering of the physical forms (i.e., they are not applicable to how loan origination systems collect loan application data).

Important Note: *The field names, descriptions, and order of sections may not be altered in any way. Form fields within a section may be moved within that section if additional field length is needed.*

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Style Category	Style Options
URLA Components	<ul style="list-style-type: none"> The URLA components published by Freddie Mac and Fannie Mae (the GSEs) are compliant with the requirements of the Americans with Disabilities Act (ADA). Some features in the components published online 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 to the transaction do not have to be included in the completed URLA document (for example, if there is only one 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. The Continuation Sheet can be used to collect any additional information provided by either the borrower(s) or lender that does not fit in existing sections of the Borrower Information, Additional Borrower Information and Lender Loan Information components. Information collected on the Continuation Sheet may include data not required in the GSEs' automated underwriting system (AUS) submission files.
Pages	<ul style="list-style-type: none"> 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. Pages may be duplicated. You may increment the section and subsection numbers on the duplicated page(s) to show progression (e.g., if Section 3: Financial Information – Real Estate is being duplicated, you may number the additional sections as 3d, 3e, and 3f and so forth). A barcode, State disclosures, and/or other lender information may be added in the white space on any form page.
Footers	<ul style="list-style-type: none"> The purpose of the Borrower Name field in the footers of the Borrower Information and Additional Borrower components of the Interactive URLA is to identify the individual borrower whose information appears on the page. Lenders/software providers have the option of including all borrower names on the Borrower Name field by extending the length of the field (if necessary) or by adding field(s) for "Additional Borrower Name(s)." However, doing so does not provide a clear association between an individual borrower named in the footer and the information on the page. If multiple borrower names are included in the footer, and the association between individual borrower and URLA section is desired, lenders/software providers may add the applicable borrower name in the white space near each section title. For example:

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	<p><i>Section 5: Declarations.</i> This section asks you specific questions about the property, your funding, and your past financial history. Borrower Name: _____</p> <ul style="list-style-type: none"> Lenders/software providers have the option of including one or all borrower name(s) in the Borrower Name field of the Lender Loan Information component.
Sections	<p><i>Section 3 – Financial Information – Real Estate</i> may be collapsed to show only the Section Title and the <input checked="" type="checkbox"/> I do not own any real estate indicator.</p>
Subsections	<ul style="list-style-type: none"> 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 <input checked="" type="checkbox"/> Does not apply indicator, and the list of valid values, if applicable: <ol style="list-style-type: none"> 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 and Credits 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: <ol style="list-style-type: none"> 1c. IF APPLICABLE, Complete Information for Additional Employment/Self-Employment and Income 1d. IF APPLICABLE, Complete Information for Previous Employment/Self-Employment and Income 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: <ol style="list-style-type: none"> 1e. Income from Other Sources 2a. Assets – Bank Accounts, Retirement, and Other Accounts You Have 2b. Other Assets and Credits 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 The following subsections provide non-exhaustive lists of types applicable to that subsection. <ol style="list-style-type: none"> 1e. Income from Other Sources

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	<p>2a. Assets – Bank Accounts, Retirement, and Other Accounts You Have</p> <p>2b. Other Assets and Credits You Have</p> <p>2c. Liabilities – Credit Cards, Other Debts, and Leases that You Owe</p> <p>2d. Other Liabilities and Expenses</p> <p>4d. Gifts or Grants You Have Been Given or Will Receive for this Loan</p> <ul style="list-style-type: none"> Type values not listed on the form but included in the AUS Specifications may be added to the applicable form subsection by including the enumerated value in the dropdown selections or in the additional white space on the line when “Other” is selected, or any other way a lender chooses to allow the additional type to be provided in a subsection row. For example, if the borrower includes tip income as a line item under <i>1e. Income from Other Sources</i>, the lender/software vendor may add “Tip Income” to the dropdown or display “Tip Income” in the white space next to the dropdown value “Other” when it is selected.
Borrower Signature Line and Date	Lenders have the option to duplicate Section 6 (where signatures are captured) as many times as needed for the number of individuals on the loan application (including a trustee(s)); or add signature lines to Section 6 directly on the form.
Tables	Tables may be structured on the form to accommodate system capabilities.
Font	<p>Font style and font size may be modified; however, changes might affect the length and pagination of the form.</p> <ul style="list-style-type: none"> Current font style used – <i>Myriad Pro</i> Current font size used – 8 pt. and 9 pt. A font size of at least 8 pt. is recommended for the field names. The font size for the field entry can be reduced to 7 pt. to ensure values will fit in the existing space provided.
Text Format	<p>Text formatting features may be modified (bold, italics, parenthesis, underlining, or other identifying marks, etc.); however, the wording on the form may not be altered in any way.</p> <ul style="list-style-type: none"> Dashes and slashes in text, number, and date fields may be removed or replaced by other delimiting characters. 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	<p>Non-dropdown selection items can be structured on the form to accommodate system capabilities as long as the names and number of items that can be selected is maintained. The published forms use the following criteria, which aligns with industry standards for data collection:</p> <ul style="list-style-type: none"> Check boxes (<input type="checkbox"/>) are used to allow selection(s) of all that apply. Radio buttons (<input type="radio"/>) are used when only one option is permitted.
Date Fields	The URLA date fields are in the format of month, day, year (MM/DD/YYYY). The GSEs' AUS systems require the date format order to be year, month, day (YYYY-MM-DD) per MISMO v3.4 format. When rendering the form, a lender/software provider has the option to render the date field format as shown on the form or to match the AUS submission file date format.
Numbers	<ul style="list-style-type: none"> Personally Identifiable/Personal Private Information/Nonpublic Personal Information (e.g., Social Security numbers or financial account numbers) may be masked through truncation or other means on hard copies of the URLA exchanged during the loan origination process. However, the borrower-signed application included in the permanent loan file should provide complete numbers. Entered amounts and percentages should not be rounded and should exactly match the data submitted to an AUS. The format for amounts is 9 numerals before the decimal and 2 numerals after. The format for percentages is 3 numerals before the decimal and 4 numerals after.

Revision History	
Date	Description
06/29/2021	Removed references to “Redesigned” URLA. Under “Subsections” provided guidance about rendering “Types” not listed on URLA. Under “Borrower Signature Line and Date” indicated how to add Trustees. Under “Text Format” explained how to add other identifying marks. For “Check boxes and Radio Buttons” discussed providing non-dropdown selections. Other minor stylistic edits were also made.
01/29/2020	Updated: rounding guidance to reflect removal of rounding capability from interactive forms and date formats. Added: guidance for additional borrower signatures and dates, and notation regarding font sizes.
10/22/2019	Added selections to the “types” in some sections of the form; removed references to the Dynamic Form; allowed for any order in dropdown boxes; updated rounding statement based on updated URLA; updated date format options; updated font options.
05/2019	Separated Numbers into its own Style Category and added information regarding masking and rounding. Allowed for additional types not displayed on the form to be added to the form.
12/2018	Separated Footers into its own Style Category. Added additional ways to use the Borrower Name field in the footers to allow for multiple borrower names in the footers. 0 “Important Note” to allow for moving field names in a section to allow more space for field entry within that section.