





Supplemental Consumer Information Form Published

October 26, 2021

Freddie Mac and Fannie Mae (the GSEs) have published the Supplemental Consumer Information Form (SCIF Fannie Mae/Freddie Mac 1103). Although the GSEs do not require the SCIF, we are making it available for industry use for those who may find value in collecting borrower homeownership education, housing counseling and language preference information.

Background

In August 2019, at the direction of the Federal Housing Finance Agency (FHFA), homeownership education, housing counseling, and language preference questions were removed from the Uniform Residential Loan Application (URLA). As a result, the GSEs began developing a separate interactive (fillable PDF) SCIF form to collect this information. This voluntary form standardizes these questions to allow further review and study by the industry, consumer groups, and academia.

The GSEs, in collaboration with FHFA, gathered feedback from government agencies, industry, and consumer advocates in 2021, and updated the questions on the SCIF. Besides an English version of the form, the SCIF has been translated into five languages (Spanish, traditional Chinese, Vietnamese, Korean, and Tagalog) and all are posted on each GSE's respective multi-language and URLA webpages, as well as on FHFA's Mortgage Translations clearinghouse.

SCIF Documents

- SCIF (Form 1103) English
- SCIF (Form 1103) Translated
- SCIF Instructions
- SCIF Rendering Design Options
- SCIF updates to the URLA Frequently Asked Questions (FAQs)

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Additional Information

If you have questions about the SCIF, or supporting documents, please visit Freddie Mac's <u>multi-language webpage</u> and <u>URLA/ULAD</u> webpage or email <u>ULAD@FreddieMac.com</u>.