

## Instructions for Completing the Supplemental Consumer Information Form (SCIF)

The SCIF captures information about the homeownership education or housing counseling program completed by the borrower along with the borrower’s language preference.

The lender must present the SCIF to at least one borrower on the loan application for all conventional loans sold to Fannie Mae and Freddie Mac (the “GSEs”). At least one copy of the SCIF associated with one borrower must be maintained in the loan file for loans sold to the GSEs. For loans with multiple borrowers, the lender may determine whether to present the SCIF to more than one borrower; however, if more than one borrower completes a SCIF, all completed SCIFs must be retained in the loan file.

All information collected or provided on the SCIF(s) must be included in each GSE’s automated underwriting system (AUS) loan application submission files. No SCIF information needs to be submitted to the GSEs’ AUSs if both the Homeownership Education and Housing Counseling and Language Preference sections are blank, and the SCIF includes only the loan identifier information and the name of one borrower.

### 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 one-on-one 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 lender or borrower(s) should complete the Homeownership Education and Housing Counseling section if required by the loan program or product for which the borrower has applied. This section may also be completed voluntarily by the lender or borrower(s) when homeownership education or housing counseling has been completed but is not required by the loan program or product. This section should contain information from the most recent homeownership education or housing counseling certificate or verification of completion document.

The following tables provide guidelines for completing the homeownership education and housing counseling fields:

Homeownership Education	
<p><b>Has the Borrower(s) completed homeownership education (group or web-based classes) within the last 12 months?</b></p>	<p>If required by the loan product or program or voluntarily provided by the borrower:</p> <ul style="list-style-type: none"> <li>• Select “NO” if the borrower has not completed homeownership education within the past year.</li> <li>• Select “YES” if the borrower has completed homeownership education within the past year.</li> </ul> <p>If “YES” is selected, the following questions should be completed for the <b>most recent</b> homeownership education course completed by the borrower.</p>
<p><b>If YES:</b> <b>(1) What format was it in?</b> (Check the</p>	<p>Select the format in which the education program was offered — either “Attended Workshop in Person (Face-to-Face)” or “Completed</p>

Homeownership Education	
most recent):	a Web-Based Workshop (Internet).  <b>NOTE:</b> A self-paced online course may be identified as a “Web-Based Workshop.”
<b>(2) If a HUD-approved agency, provide Housing Counseling Agency ID #</b>	For a HUD-approved provider, enter the housing counseling agency identification number. If needed, access the link provided on the SCIF to view a list of HUD-approved agencies.
<b>If not a HUD-approved agency, or unsure of HUD approval, provide name of Housing Education Program</b>	If the agency is not HUD-approved or you are unsure whether the provider has HUD approval, enter the name of the housing education program or course.
<b>Date of completion</b>	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	
<b>Has the Borrower(s) completed housing counseling (customized counselor-to-client services) within the last 12 months?</b>	If required by the loan product or program or voluntarily provided by the borrower: <ul style="list-style-type: none"> <li>• Select “NO” if the borrower has not completed housing counseling within the past year.</li> <li>• Select “YES” if the borrower has completed housing counseling within the past year.</li> </ul> If “YES” is selected, the following questions should be completed for the <b>most recent</b> housing counseling program completed by the borrower.
<b>If YES:</b> <b>(1) What format was it in? (Check the most recent):</b>	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.
<b>(2) If a HUD-approved agency, provide Housing Counseling Agency ID #</b>	For a HUD-approved provider, enter the housing counseling agency identification number. If needed, access the link provided on the SCIF to view a list of HUD-approved agencies.
<b>If not a HUD-approved agency, or unsure of HUD approval, provide name of Housing Counseling Agency</b>	If the agency is not HUD-approved or you are unsure whether the provider has HUD approval, enter the name of the housing counseling agency.
<b>Date of completion</b>	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 Language Preference section is to help lenders better understand the language needs of the borrower(s) during the mortgage lifecycle. The lender must provide an opportunity for the borrower(s) to indicate a language preference. The lender may inform the borrower(s) that the answer will NOT negatively affect the mortgage application and explain the language preference instructions.

Completion of the Language Preference section is voluntary for the borrower(s). The borrower(s) may respond with a language preference, select “I do not wish to respond,” or elect to leave the section blank. The lender may not require a borrower to select “I do not wish to respond” if the borrower wishes not to answer the question and should accept the answer the borrower provides. The lender must not answer for the borrower(s).

The following tables provide guidelines for completing the language preference fields:

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

**NOTE:** 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.