





Supplemental Consumer Information Form Requirement Reminder

Feb. 7, 2023

As a reminder, at the direction of the Federal Housing Finance Agency (FHFA), Fannie Mae and Freddie Mac (the GSEs) announced on May 3, 2022, that the Supplemental Consumer Information Form (SCIF Fannie Mae/Freddie Mac 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. Any data provided on the SCIF must also be included in each GSE's AUS submission file.

The SCIF supports lenders in the collection of borrower preferred language, applicable homeownership education, and housing counseling details. Each GSE's respective <u>Guide Bulletin/Lender Letter formalized</u> the requirement and our Selling Guides have been updated accordingly.

To help the industry meet the SCIF mandate, the GSEs have published the following documents:

- SCIF
- SCIF Translated Versions
- SCIF Instructions
- SCIF Rendering Design Options
- SCIF Numbered Form
- SCIF FAQs included in a section of the URLA FAQs
- AUS Specifications with conditionality and SCIF data points

Additional Information

If you have questions about the SCIF or supporting documents, please visit:

- Fannie Mae's multi-language web page and URLA webpage, contact your Fannie Mae representative or email ULAD@FannieMae.com.
- Freddie Mac's <u>multi-language webpage</u> and <u>URLA web page</u>, contact your Freddie Mac representative or email <u>ULAD@FreddieMac.com</u>.