

Supplemental Consumer Information Form Updates

July 6, 2022

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.

Although the GSEs previously communicated that the SCIF is not required, we are making this change to facilitate the collection of borrower preferred language, applicable homeownership education, and housing counseling details. Each GSE published their respective Guide Bulletin/Lender Letter formalizing this change today.

Also today, the GSEs have published updates for the five translated versions (Spanish, traditional Chinese, Vietnamese, Korean, and Tagalog) of the SCIF form on the GSE's respective [multi-language](#) and URLA web pages. These documents are available on FHFA's Mortgage Translations [clearinghouse](#).

In the [May 3 announcement](#), each GSE shared details about updated conditionality and additional SCIF data points that will be in their next versions of AUS specifications targeted for publication in the third quarter of 2022.

Borrower Preferred Language

The following table illustrates one minor correction to the conditionality updates outlined in the May 3 announcement. The conditionality details for the data point ulad:LanguageCodeOtherDescription should read IF **LanguageCode = "zxx" AND OR exists**.

AUS Specification Changes					
SCIF Form Field ID	LPA DU UIDs	MISMO v3.4 XPath	Data Point + Enumerations	Cond	Cond Details
SC3.b	473.00 1.0182	MESSAGE/DEAL_SETS/DEAL/PARTIES/PARTY/LANGUAGES/LANGUAGE/EXTENSION/OTHER/ULAD:LANGUAGE_EXTENSION	ulad:LanguageCodeOtherDescription	C E	IF LanguageCode = "zxx" AND OR exists

Lenders should continue to follow the current published version of the respective GSE's AUS specifications for submitting information on the SCIF to their AUS until the updated specifications are published and their AUSs are updated. Lenders are invited to begin submitting the updated data in the loan submission files at any time.

Additional Information

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

- Fannie Mae's [multi-language web page](#) and [URLA web page](#), contact your Fannie Mae representative or email ULAD@FannieMae.com.
- Freddie Mac's [multi-language web page](#) and [URLA web page](#), contact your Freddie Mac representative or email ULAD@FreddieMac.com.