

## Updated AUS Specifications and Supporting Documents Published

June 29, 2021

Fannie Mae and Freddie Mac (the GSEs) congratulate the industry on the successful implementation of the Uniform Residential Loan Application (URLA) (Fannie Mae Form 1003 / Freddie Mac Form 65) and corresponding automated underwriting system (AUS) data specifications. To address opportunities discovered in the course of our implementation, limited critical business information needs, and a regulatory request, the GSEs have published updates to their AUS data specifications and supporting resources.

The GSEs are making updates to the AUS specification data points collecting details about the payment of closing costs and down payment assistance. The changes require lenders to provide more information about the sources of subordinate financing and interested party contributions and clarify the conditionality for sources of gift and grant funds. The GSEs' requirements for collecting these data points are similar and have further aligned our specifications where possible.

Each GSE has also made changes addressing fixes that were either made or identified during implementation. Finally, a limited number of data points have been added and existing data requirements changed to address critical business needs of each organization identified since the last specification update. The GSEs will be implementing these system changes by Q4 2021.

There are no updates to the URLA form; however, there are minor clarifications to the supporting documents listed below.

- **Updates to data requirements** supporting closing costs and down payment assistance as outlined in their respective specification bulletin
- [URLA Instructions](#)
- [URLA Rendering Design Options](#)
- [URLA Frequently Asked Questions \(FAQs\)](#)

**Loan Product Advisor<sup>®</sup> (LPA<sup>SM</sup>) Specification** – The LPA v.5.1.00 Request File specification provides updated requirements to create a loan application submission file based on the Mortgage Industry Standards Maintenance Organization (MISMO<sup>®</sup>) v3.4 along with the accompanying ulad.xsd and lpa.xsd schemas. Refer to the Loan Product Advisor v5.1.00 Specification Bulletin dated June 29, 2021.

Several documents supporting LPA have also been updated and can be accessed from the Software Partner Resource Center, [Developer Portal](#) and our [LPA \(v5.0.06 or higher\) Training Resources](#).

If you have questions about the Form 65, LPA v5.1.00 file format, or other supporting documents, please visit the Freddie Mac Single-Family [URLA/ULAD webpage](#), email [ULAD@FreddieMac.com](mailto:ULAD@FreddieMac.com), or contact the Customer Support Contact Center (800-FREDDIE).