Optional Use Period for the Uniform Residential Loan Application Will Not Begin July 1, 2019

June 12, 2019

At the direction of the Federal Housing Finance Agency (FHFA), Fannie Mae and Freddie Mac (the government-sponsored enterprises, or GSEs) are communicating that the optional use period for the redesigned Uniform Residential Loan Application (URLA) form and corresponding datasets will not begin on July 1, 2019 as previously scheduled.

The effective date of the form will be revised and an updated version will be provided at a later date.

Over the coming weeks, FHFA will engage with appropriate stakeholders and agencies to finalize issuance of an updated URLA form, corresponding datasets and a new implementation timeline.

The GSEs appreciate the industry's work and feedback on the URLA project. We will continue to support our customer test environment and work with the lenders and technology software partners as a new timeline is determined.