

## Implementation Timeline for the Updated Automated Underwriting System (AUS) Specifications

November 2, 2021

The Uniform Residential Loan Application (URLA) mandate required the use of the URLA (Fannie Mae Form 1003/Freddie Mac Form 65/Effective 1/2021) and Desktop Underwriter® (DU®) Specification MISMO v3.4/Loan Product Advisor® (LPA<sup>SM</sup>) v5.0.06 file formats for all new loan applications started on March 1, 2021 and after.

Fannie Mae and Freddie Mac (the GSEs) published updated AUS specifications (DU v1.8.2 and LPA v5.1.00) **on June 29, 2021**. The updates included enhanced implementation notes and formatting, alignment with AUS behavior applied during implementation, and a minimal number of data point/enumeration additions for the collection of more information on subordinate liens and interested party contributions.

Now that we are past the March mandate, the GSEs expect software providers to update their systems in accordance with established release schedules and current GSE implementation agreements. Lenders should continue to work with their software providers on implementing the updated AUS specifications to take advantage of the new functionality as quickly as possible.

The GSEs will track voluntary adoption from November 2021 to February 2022 and follow up with lagging lenders and software providers accordingly.

**Loan Product Advisor® (LPA<sup>SM</sup>) Specification v5.1.00** provides updated Freddie Mac requirements for the loan application submission file. As communicated in the September 7, 2021 [Single-Family news article](#), LPA v5.1.00 became available in the customer test environment (CTE) on September 23, 2021 and will be available in production on November 14, 2021 to support our custom build lenders and software partners.

The specification, as well as the [LPA v5.1.00 Specification Bulletin](#) and other resources are available on the Freddie Mac [Developer Portal](#) and the Software Partner Resource Center. If you have questions about the URLA, LPA MISMO v3.4 file format, or supporting documents, please visit the Freddie Mac [URLA/ULAD webpage](#), contact your Freddie Mac representative or email [ULAD@FreddieMac.com](mailto:ULAD@FreddieMac.com).