

Overview of the New URLA

Uniform Residential Loan Application

January 2021

Customer Education

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YOU-CENTRIC SOLUTIONS THAT MATTER

Review of New URLA

Objective


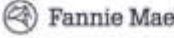

- Basic Understanding of the New URLA;
- Review of the new URLA fields and application impact
- Resources

Review of New URLA

Mandatory Use Date March 1, 2021

New URLA Released

- Static version available
- Interactive available
- Spanish version available



Extended URLA Implementation Timeline

April 14, 2020

Freddie Mac and Fannie Mae (the GSEs) will extend the implementation timeline for the redesigned Uniform Residential Loan Application (URLA) and automated underwriting systems (AUSs) to support the industry during the COVID-19 pandemic. **The new mandate date for the use of the redesigned URLA and AUS specifications is March 1, 2021.**

The extension provides lenders and other stakeholders additional time to prepare and implement the redesigned URLA (Freddie Mac Form 65 and Fannie Mae Form 1003) and the updated automated underwriting system (AUS) data specifications (Freddie Mac Loan Product Advisor® v5.0.06 and Fannie Mae Desktop Underwriter® (DU®) DU Specification MISMO V. 3.4) based on Mortgage Industry Standards Maintenance Organization (MISMO) v3.4.

August 1, 2020: Limited Production Begins

As announced in December 2019, the Limited Production Period can be thought of as a “test and learn” period. The GSEs will begin accepting the MISMO v3.4 loan application submission files in production on a limited basis. Lenders will have controlled access to the GSEs’ AUS production environments based upon validation of eligibility requirements and completion of the Partner Readiness Questionnaire. Only participants who have completed these prerequisites and received GSE approval will be allowed to submit loans using the redesigned URLA prior to its new effective date of January 1, 2021.

January 1, 2021: Open Production Begins

Starting January 1, 2021, all lenders may submit the MISMO v3.4 loan application submission files to GSE-specific AUS production environments using the redesigned URLA.

NOTE: Freddie Mac and Fannie Mae are updating the effective date in the footer of the redesigned URLA to 1/2021.

March 1, 2021: Mandate and Pipeline Transition Period Begins

All lenders are required to submit the MISMO v3.4 loan application submission files to the GSEs’ AUS production environments using the redesigned URLA beginning March 1, 2021.

NOTE: Freddie Mac and Fannie Mae will continue to process applications received prior to the mandate date within the AUS format on which they were initially submitted. If a legacy AUS file was submitted prior to the mandate, the submitted file may remain in the legacy format and the lender may complete the loan using the 07/05 (Rev. 06/09) URLA, even after the mandate date.

March 1, 2022: Retirement Date

On March 1, 2022, no current URLA and loan application submission files based on previous AUS specifications, regardless whether they are dated before March 1, 2021, will be accepted.

Fannie Mae's URLA Page

Home / Delivering / Uniform Mortgage Data Program / Uniform Residential Loan Application (Form 1003)

Originating & Underwriting

Uniform Residential Loan Application (Form 1003)

Redesigned to improve the borrower and lender experience

Fannie Mae and Freddie Mac (the GSEs) redesigned the Uniform Residential Loan Application (URLA) (Fannie Mae Form 1003) and created new automated underwriting system (AUS) specifications (Fannie Mae Desktop Underwriter® [DU®] Spec) to help lenders better capture relevant loan application information and support the industry's move to digitize the loan origination process.

The GSEs also created a Uniform Loan Application Dataset (ULAD) to show how Form 1003 is mapped to MISMO® v3.4 data.

URLA Implementation Timeline

The mandate for required use of the redesigned URLA is March 1, 2021. [See the timeline announcement.](#)

We've issued [Lender Letter LL-2020-10](#), Usage of Redesigned Form 1003, to provide guidance to lenders on use of the redesigned URLA prior to the mandate.

FAQs

Fact Sheet

Timeline

Help & Training

Technology Integration

What's New

[Updated Spanish Translation Aids available](#)

The GSEs have published updated Spanish Translation Aids to assist borrowers in completing the English version of the redesigned URLA.

[View All >](#)

ClearMark Award Winner 2019

<https://singlefamily.fanniemae.com/delivering/uniform-mortgage-data-program/uniform-residential-loan-application>

Freddie Mac's URLA Page

Uniform Residential Loan Application & Uniform Loan Application Dataset

[Business Resources](#)[Technical Resources](#)[Announcements](#)

URLA and ULAD Business Resources

Uniform Mortgage Data Program

The goal of the Uniform Mortgage Data Program is to implement standard datasets that make it easier for industry to exchange information with Freddie Mac and Fannie Mae (the GSEs) and to share data among various stakeholders within the industry. To that end and in collaboration with industry partners and government agencies, the GSEs have:

- Redesigned the Uniform Residential Loan Application (URLA) (*Freddie Mac Form 65 / Fannie Mae Form 1003*),C
- Created a corresponding standardized data mapping – the *Uniform Loan Application Dataset (ULAD) Mapping Document*, which ties each data field on the URLA to equivalent data point(s) in the Mortgage Industry Standards Maintenance Organization's Reference Model Version 3.4 (MISMO v3.4). ULAD is not a specification but can be used to familiarize organizations with the standard MISMO terms used to support the URLA.
- Updated their Automated Underwriting System (AUS) datasets to support the URLA and leverage the MISMO standard. Because each GSE uses URLA data to assess loan file submissions against their individual credit policies, Freddie Mac and Fannie Mae will continue to maintain separate automated underwriting systems (AUS) data specifications.

Recently Published

[June 30, 2020 Joint Announcement](#) PDF

[\[UPDATED\] - URLA Instructions](#) PDF

[\[UPDATED\] – Frequently Asked Questions](#) PDF

[\[NEW\] - Interactive Checklist: Lenders working with Software Partners](#) PDF

[\[NEW\] - Interactive Checklist: Lenders working with Custom-Built LOS](#) PDF

[URLA-ULAD Revised Implementation Timeline](#) PDF

[May 19, 2020 Joint Announcement](#) PDF

<http://www.freddiemac.com/singlefamily/sell/ulad.html>

Timeline

2020-2022: URLA Revised Implementation Timeline

2019	2020-2021				2022
TESTING		PRODUCTION			
INDUSTRY PREP	FULL FUNCTIONALITY	LIMITED PRODUCTION	OPEN PRODUCTION	MANDATE	RETIREMENT DATE
January 2019 – March 8, 2020	March 9, 2020 – Ongoing	August 1 – December 31, 2020	January 1 – February 28, 2021	March 1, 2021	March 1, 2022
October 23, 2019 Mockup of redesigned URLA published. November 12, 2019 Revised AUS Specs distributed. Q4 2019 Implementation Timeline published. January 2020 English Interactive URLA available.	UPDATED FUNCTIONALITY INTEGRATION TEST PERIOD March 9, 2020 Freddie Mac Customer Test Environment and Fannie Mae Integration Environment full functionality available for testing.				
		PRODUCTION READINESS PERIOD		PIPELINE TRANSITION PERIOD	
		August 1, 2020 Freddie Mac and Fannie Mae scheduled implementations begin. Aggregators, software partners and lenders will have controlled access to the GSEs AUS and GUI production environment. Three criteria for participation must be met: <ol style="list-style-type: none"> 1. GSE AUS testing 2. Partner readiness questionnaire 3. Approval to use URLA before Effective Date 	January 1, 2021 Redesigned URLA earliest "Effective Date." Coordinated Aggregator & software partner Implementation Date. Lenders may begin submitting to GSEs' AUS production environment.	March 1, 2021 Lenders must use the redesigned URLA (Form 65/Form 1003) and updated AUS datasets for all new submissions on or after this date. Applications received prior to this date stay within the AUS format on which they were initially submitted. If a legacy AUS file was submitted prior to the mandate, the submitted file may remain in legacy format and the lender may complete the loan using the 7/05 (rev. 6/09) URLA, even after the mandate date.	March 1, 2022 Pipeline transition period ends. Current URLA (Form 65/Form 1003) and loan application submission files based on legacy AUS specifications will no longer be accepted.

https://sf.freddiemac.com/content/assets/resources/pdf/other/urla_ulad-implementation-timeline_fre.pdf

Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower," as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when the income or assets of a person other than the Borrower (including the Borrower's spouse) will be used as a basis for loan qualification or the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liability must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

Borrower		Co-Borrower	
I. TYPE OF MORTGAGE AND TERMS OF LOAN			
Mortgage Applied for:	<input type="checkbox"/> VA <input type="checkbox"/> FHA	<input type="checkbox"/> Conventional <input type="checkbox"/> USDA/Rural <input type="checkbox"/> Other (explain):	Agency Case Number: _____ Lender Case Number: _____
Amount \$	Interest Rate %	No. of Months	Amortization Type: <input type="checkbox"/> Fixed Rate <input type="checkbox"/> Other (explain): <input type="checkbox"/> GPM <input type="checkbox"/> ARM (type)
II. PROPERTY INFORMATION AND PURPOSE OF LOAN			
Subject Property Address (street, city, state & ZIP)			No. of Units
Legal Description of Subject Property (attach description if necessary)			Year Built
Purpose of Loan: <input type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other (explain):		Property will be: <input type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment	
Complete this line if construction or construction-permanent loan.			
Year Lot Acquired	Original Cost	Amount Existing Lien	(a) Present Value of Lot (b) Cost of Improvements Total (a + b)
\$	\$	\$	\$ \$
Complete this line if this is a refinance loan.			
Year Acquired	Original Cost	Amount Existing Lien	Purpose of Refinance Describe Improvements <input type="checkbox"/> made <input type="checkbox"/> to be made
\$	\$		Cost \$
Title will be held in what Name(s)		Manner in which Title will be held	
		Estate will be held in: <input type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date)	
Source of Down Payment, Settlement Charges, and/or Subordinate Financing (explain)			

Borrower		Co-Borrower	
III. BORROWER INFORMATION		Co-Borrower	
Borrower's Name (include Jr. or Sr. if applicable)		Co-Borrower's Name (include Jr. or Sr. if applicable)	
Social Security Number	Home Phone (incl. area code)	DOB (mm/dd/yyyy)	Yrs. School
<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Co-Borrower)	<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Borrower)
no	ages	no	ages
Present Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____/mo. Yes		Present Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____/mo. Yes	
Mailing Address, if different from Present Address		Mailing Address, if different from Present Address	
If residing at present address for less than two years, complete the following:			
Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____/mo. Yes		Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____/mo. Yes	

Borrower		Co-Borrower	
IV. EMPLOYMENT INFORMATION		Co-Borrower	
Name & Address of Employer <input type="checkbox"/> Self Employed Yes on this job		Name & Address of Employer <input type="checkbox"/> Self Employed Yes on this job	
Yrs. employed in this line of work/profession		Yrs. employed in this line of work/profession	
Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)
If employed in current position for less than two years or if currently employed in more than one position, complete the following:			

Uniform Residential Loan Application

Verify and complete the information on this application. If you are applying for this loan with others, each additional Borrower must provide information as directed by your Lender.

Section 1: Borrower Information. This section asks about your personal information and your income from employment and other sources, such as retirement, that you want considered to qualify for this loan.

1a. Personal Information

Name (First, Middle, Last, Suffix)	Social Security Number (or Individual Taxpayer Identification Number)
Alternate Names – List any names by which you are known or any names under which credit was previously received (First, Middle, Last, Suffix)	Date of Birth (mm/dd/yyyy) Citizenship <input type="checkbox"/> U.S. Citizen <input type="checkbox"/> Permanent Resident Alien <input type="checkbox"/> Non-Permanent Resident Alien
Type of Credit <input type="checkbox"/> I am applying for individual credit. <input type="checkbox"/> I am applying for joint credit. Total Number of Borrowers: _____ Each Borrower intends to apply for joint credit. Your initials: _____	List Name(s) of Other Borrower(s) Applying for this Loan (First, Middle, Last, Suffix) – Use a separator between names
Marital Status <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (Single, Divorced, Widowed, Civil Union, Domestic Partnership, Registered Reciprocal Beneficiary Relationship)	Dependents (not listed by another Borrower) Number _____ Ages _____
Contact Information Home Phone () - _____ Cell Phone () - _____ Work Phone () - _____ Ext. _____ Email _____	
Current Address Street _____ Unit # _____ City _____ State _____ ZIP _____ Country _____ How Long at Current Address? _____ Years _____ Months Housing <input type="checkbox"/> No primary housing expense <input type="checkbox"/> Own <input type="checkbox"/> Rent (\$ _____/month)	
If at Current Address for LESS than 2 years, list Former Address <input type="checkbox"/> Does not apply Street _____ Unit # _____ City _____ State _____ ZIP _____ Country _____ How Long at Former Address? _____ Years _____ Months Housing <input type="checkbox"/> No primary housing expense <input type="checkbox"/> Own <input type="checkbox"/> Rent (\$ _____/month)	
Mailing Address – if different from Current Address <input type="checkbox"/> Does not apply Street _____ Unit # _____ City _____ State _____ ZIP _____ Country _____	

1b. Current Employment/Self-Employment and Income ☐ Does not apply

Employer or Business Name _____ Phone () - _____ Street _____ Unit # _____ City _____ State _____ ZIP _____ Country _____	Gross Monthly Income Base \$ _____/month Overtime \$ _____/month Bonus \$ _____/month Commission \$ _____/month Military Entitlements \$ _____/month Other \$ _____/month TOTAL \$ _____/month
Position or Title _____ Start Date ____/____/____ (mm/dd/yyyy) How long in this line of work? _____ Years _____ Months	Check if this statement applies: <input type="checkbox"/> I am employed by a family member, property seller, real estate agent, or other party to the transaction. <input type="checkbox"/> Check if you are the Business Owner or Self-Employed <input type="checkbox"/> I have an ownership share of less than 25%. Monthly Income (or Loss) \$ _____ <input type="checkbox"/> I have an ownership share of 25% or more. \$ _____

Same Look and Feel

FICUS BANK
4321 Random Boulevard • Somerscity, ST 12340

Save this Loan Estimate to compare with your Closing Disclosure.

Loan Estimate

DATE ISSUED: 7/23/2012
APPLICANTS: John A. and Mary B.
123 Anywhere Street
Anytown, ST 12345
PROPERTY: 456 Somewhere Avenue
Anytown, ST 12345
SALE PRICE: \$180,000

LOAN TERM: 30 years
PURPOSE: Purchase
PRODUCT: Fixed Rate
LOAN TYPE: ☒ Conventional ☐ FHA ☐ VA ☐
LOAN ID #: 123456789
RATE LOCK: ☐ NO ☒ YES, until 9/21/12 at 5:00 p.m. EDT
Before closing, your interest rate, points, and lender credits can change unless you lock the interest rate. All other estimated closing costs expire on 8/6/12 at 5:00 p.m. EDT.

Loan Terms		Can this amount increase after closing?
Loan Amount	\$162,000	NO
Interest Rate	3.875%	NO
Monthly Principal & Interest <small>See Projected Payments Below for Your Total Monthly Payment</small>	\$761.78	NO
Does the loan have these features?		
Prepayment Penalty	NO	
Balloon Payment	NO	

Projected Payments		
Payment Calculation	Years 1-7	Years 8-30
Principal & Interest	\$761.78	\$761.78
Mortgage Insurance	+ 82	+ —
Estimated Escrow <small>Amount Can Increase Over Time</small>	+ 206	+ 206
Estimated Total Monthly Payment	\$1,050	\$968

Estimated Taxes, Insurance & Assessments <small>Amount Can Increase Over Time</small>		This estimate includes <input checked="" type="checkbox"/> Property Taxes <input checked="" type="checkbox"/> Homeowner's Insurance <input type="checkbox"/> Other: <small>See Section 6 on page 2 for escrowed property costs. You must pay for other property costs separately.</small>	In escrow? YES YES
\$206 a month			

Cash to Close	
Estimated Cash to Close	\$16,054 <small>Includes: \$8,054 in Closing Costs (\$5,672 in Loan Costs + \$2,382 in Other Costs - \$0 in Lender Credits). See details on page 2.</small>

Visit www.consumerfinance.gov/learnmore for general information and tools.

Closing Disclosure This form is a statement of final loan terms and closing costs. Compare this document with your Loan Estimate.

Closing Information		Transaction Information		Loan Information	
Date Issued: 9/10/2012	Borrower: John A. and Mary B.	Loan Term: 30 years		Loan Type: <input checked="" type="checkbox"/> Conventional <input type="checkbox"/> FHA	
Closing Date: 9/14/2012	Seller: Steve C. and Amy D.	Purpose: Purchase		Product: Fixed Rate	
Disbursement Date: 9/14/2012	Lender: Ficus Bank				
Agent: Epsilon Title Co.					
File #: 123456					
Property: 456 Somewhere Ave					
Sale Price: \$180,000				Loan ID #: 123456789	
				MIC #: 000654321	

Loan Terms		Can this amount increase after closing?
Loan Amount	\$162,000	NO
Interest Rate	3.875%	NO
Monthly Principal & Interest <small>See Projected Payments Below for Your Total Monthly Payment</small>	\$761.78	NO
Does the loan have these features?		
Prepayment Penalty	NO	
Balloon Payment	NO	

Projected Payments		
Payment Calculation	Years 1-7	Years 8-30
Principal & Interest	\$761.78	\$761.78
Mortgage Insurance	+ 82.35	+ —
Estimated Escrow <small>Amount Can Increase Over Time</small>	+ 206.13	+ 206.13
Estimated Total Monthly Payment	\$1,050.26	\$967.91

Estimated Taxes, Insurance & Assessments <small>Amount Can Increase Over Time</small>		This estimate includes <input checked="" type="checkbox"/> Property Taxes <input checked="" type="checkbox"/> Homeowner's Insurance <input checked="" type="checkbox"/> Other: Homeowner's Association <small>See page 4 for escrowed property costs. You must pay for other property costs separately.</small>	In escrow? YES YES NO
\$356.13 a month			

Cash to Close	
Cash to Close	\$14,272.35 <small>Includes: \$9,729.54 in Closing Costs (\$4,694.05 in Loan Costs + \$5,035.49 in Other Costs - \$0 in Lender Credits). See details on page 2.</small>

To be completed by the Lender:
Lender Loan No./Universal Loan Identifier _____

Uniform Residential Loan Application

Verify and complete the information on this application as directed by your Lender.

Section 1: Borrower Information

employment and other sources, such as retirement, that you want consider

1a. Personal Information

Name (First, Middle, Last, Suffix) _____

Alternate Names – List any names by which you are known or any names under which credit was previously received _____

Type of Credit

- ☐ I am applying for individual credit.
☐ I am applying for joint credit. Total _____
Each Borrower intends to apply for joint _____

Marital Status
☐ Married
☐ Separated
☐ Unmarried
(Single, Divorced, Widowed, Civil Union, Reciprocal Beneficiary Relationship)

Dependent
Number _____
Ages _____

Current Address

Street _____
City _____
How Long at Current Address? _____ Years

If at Current Address for LESS than 2 years

Street _____
City _____
How Long at Former Address? _____ Years

Mailing Address – if different from Current Address

Street _____
City _____

1b. Current Employment/Self-Employment

Employer or Business Name

Street _____
City _____

Position or Title

Start Date _____ / _____ / _____ (mm/dd/yyyy)
How long in this line of work? _____ Years _____ Months

☐ Check if you are the Business Owner or Self-Employed ☐ I have an ownership share of less than 25% ☐ I have an ownership share of 25% or more

Uniform Residential Loan Application
Freddie Mac Form 65 • Fannie Mae Form 1003
Effective 1/2021

To be completed by the Lender:
Lender Loan No./Universal Loan Identifier _____

Uniform Residential Loan Application — Addendum

Verify and complete the information on this application as directed by your Lender.

Section 1: Borrower Information. This section asks about employment and other sources, such as retirement, that you want consider

1a. Personal Information

Name (First, Middle, Last, Suffix) _____

Alternate Names – List any names by which you are known or any names under which credit was previously received (First, Middle, Last, Suffix) _____

Type of Credit

- ☐ I am applying for individual credit.
☐ I am applying for joint credit. Total _____
Each Borrower intends to apply for joint _____

Marital Status
☐ Married
☐ Separated
☐ Unmarried
(Single, Divorced, Widowed, Civil Union, Reciprocal Beneficiary Relationship)

Dependent
Number _____
Ages _____

Current Address

Street _____
City _____
How Long at Current Address? _____ Years

If at Current Address for LESS than 2 years

Street _____
City _____
How Long at Former Address? _____ Years

Mailing Address – if different from Current Address

Street _____
City _____

1b. Current Employment/Self-Employment

Employer or Business Name

Street _____
City _____

Position or Title

Start Date _____ / _____ / _____ (mm/dd/yyyy)
How long in this line of work? _____ Years _____ Months

☐ Check if you are the Business Owner or Self-Employed ☐ I have an ownership share of less than 25% ☐ I have an ownership share of 25% or more

Uniform Residential Loan Application — Additional Borrower
Freddie Mac Form 65 • Fannie Mae Form 1003
Effective 1/2021

To be completed by the Lender:
Lender Loan No./Universal Loan Identifier _____

Agency Case No. _____

Uniform Residential Loan Application — Lender Loan Information

This section is completed by your Lender.

L1. Property and Loan Information

Community Property State

- ☐ At least one borrower lives in a community property state.
☐ The property is in a community property state.

Transaction Detail

- ☐ Conversion of Contract for Deed or Land Contract
☐ Renovation
☐ Construction/Conversion/Construction-to-Permanent
☐ Single-Closing ☐ Two-Closing
Construction/Improvement Costs \$ _____
Lot Acquired Date _____ / _____ / _____ (mm/dd/yyyy)
Original Cost of Lot \$ _____

Refinance Type

- ☐ No Cash Out
☐ Limited Cash Out
☐ Cash Out

Refinance Program

- ☐ Full Documentation
☐ Interest Rate Reduction
☐ Streamlined without Appraisal
☐ Other _____

Energy Improvement

- ☐ Mortgage loan will finance energy-related improvements.
☐ Property is currently subject to a lien that could take priority over the first mortgage lien, such as a clean energy lien paid for through property taxes (e.g., the Property Assessed Clean Energy program).

To be completed by the Lender:
Lender Loan No./Universal Loan Identifier _____

Agency Case No. _____

Uniform Residential Loan Application — Unmarried Addendum

For Borrower Selecting the Unmarried Status

Lenders Instructions for Using the Unmarried Addendum

The Lender may use the Unmarried Addendum only when a Borrower selected "Unmarried" in Section 1 and the information collected is necessary to determine how State property laws directly or indirectly affecting creditworthiness apply, including ensuring clear title.

For example, the Lender may use the Unmarried Addendum when the Borrower resides in a State that recognizes civil unions, domestic partnerships, or registered reciprocal beneficiary relationships or when the property is located in such a State. "State" means any state, the District of Columbia, the Commonwealth of Puerto Rico, or any territory or possession of the United States.

If you selected "Unmarried" in Section 1, is there a person who is not your legal spouse but who currently has real property rights similar to those of a legal spouse? ☐ NO ☐ YES

If YES, indicate the type of relationship and the State in which the relationship was formed. For example, indicate if you are in a civil union, domestic partnership, registered reciprocal beneficiary relationship, or other relationship recognized by the State in which you currently reside or where the property is located.

☐ Civil Union ☐ Domestic Partnership ☐ Registered Reciprocal Beneficiary Relationship ☐ Other (explain) _____

State: _____

- ☐ Balloon / Balloon Term _____ (months)
☐ Interest Only / Interest Only Term _____ (months)
☐ Negative Amortization
☐ Prepayment Penalty / Prepayment Penalty Term _____ (months)
☐ Temporary Interest Rate Buydown/Initial Buydown Rate _____ %
☐ Other (explain): _____

Mortgage Insurance

Association/Project Dues (Condo, Co-Op, PUD) \$ _____
Other \$ _____
TOTAL \$ _____ 0.00

Borrower Name(s):

Uniform Residential Loan Application — Lender Loan Information
Freddie Mac Form 65 • Fannie Mae Form 1003
Effective 1/2021

Uniform Residential Loan Application — Continuation Sheet
Freddie Mac Form 65 • Fannie Mae Form 1003
Effective 1/2021

<https://www.fanniemae.com/singlefamily/uniform-residential-loan-application>

*** New**

Previously in
liability section
and easily missed

Reg B
Prohibits
asking for
additional info

Section 1: Borrower Information. This section asks about your personal information and your income from employment and other sources, such as retirement, that you want considered to qualify for this loan.

1a. Personal Information

Name (First, Middle, Last, Suffix)

Social Security Number _____
(or Individual Taxpayer Identification Number)

Alternate Names – List any names by which you are known or any names under which credit was previously received (First, Middle, Last, Suffix)

Date of Birth
(mm/dd/yyyy)

Citizenship

- ☐ U.S. Citizen
☐ Permanent Resident Alien
☐ Non-Permanent Resident Alien

Type of Credit

- ☐ I am applying for **individual credit**.
☐ I am applying for **joint credit**. Total Number of Borrowers: _____
Each Borrower intends to apply for joint credit. **Your initials:** _____

List Na

(First, M j.

Are you a U.S. citizen?

☐ ☐

k. Are you a permanent resident alien?

☐ ☐

Marital Status

- ☐ Married
☐ Separated
☐ Unmarried
(Single, Divorced, Widowed, Civil Union, Domestic Partnership, Registered Reciprocal Beneficiary Relationship)

Dependents (not listed by another Borrower)

Number _____
Ages _____

Contact Information

Home Phone (____) ____ - ____

Cell Phone (____) ____ - ____

Work Phone (____) ____ - ____

Ext. _____

Email _____

Previously in the
Declarations
section

Loan detail has been moved onto the new URLA throughout the forms -
Loan amount, interest rate, loan type...

Marital Status

Civil Union is a legally recognized union of a same-sex couple, with rights similar to those of marriage.

Domestic Partnership is a legal or personal relationship between two individuals who live together and share a common domestic life, but are neither joined by marriage nor a civil union.

A Reciprocal Beneficiary Relationship is a legal relationship created when two consenting adults, who are prohibited from marriage, declare their intent to enter a reciprocal beneficiary relationship. Neither of the parties may be married or a party to another reciprocal beneficiary relationship.

See Unmarried Addendum

***NEW**

Current Address			
Street _____			Unit # _____
City _____	State _____	Zip _____	Country _____
How Long at Current Address? _____ Years _____ Months	<input type="radio"/> Own	<input type="radio"/> Rent (\$ _____ /month)	<input checked="" type="radio"/> No primary housing expense
If at Current Address for LESS than 2 years, list Former Address <input type="checkbox"/> Does not apply			
Street _____			Unit # _____
City _____	State _____	Zip _____	Country _____
How Long at Former Address? _____ Years _____ Months	<input type="radio"/> Own	<input type="radio"/> Rent (\$ _____ /month)	<input type="radio"/> No primary housing expense
Mailing Address – if different from Current Address <input type="checkbox"/> Does not apply			
Street _____			Unit # _____
City _____	State _____	Zip _____	Country _____

No Primary Housing Expense

- Use only if lives with family members or have NO housing. If you own a home free and clear, mark “own”.

Employment/Income

*** New**

1b. Current Employment/Self-Employment and Income		<input type="checkbox"/> Does not apply
Employer or Business Name _____		Phone (____) ____ - ____
Street _____		Unit # _____
City _____	State _____ ZIP _____	Country _____
Position or Title _____		Check if this statement applies: <input type="checkbox"/> I am employed by a family member, property seller, real estate agent, or other party to the transaction.
Start Date ____/____/____ (mm/dd/yyyy)		
How long in this line of work? ____ Years ____ Months		
<input type="checkbox"/> Check if you are the Business Owner or Self-Employed *	<input type="radio"/> I have an ownership share of less than 25%. <input type="radio"/> I have an ownership share of 25% or more.	Monthly Income (or Loss) \$ _____
		Gross Monthly Income
		Base \$ _____/month
		Overtime \$ _____/month
		Bonus \$ _____/month
		Commission \$ _____/month
		Military Entitlements \$ _____/month
		Other \$ _____/month
		TOTAL \$ _____/month

Enter the Employer's main number. Do NOT list the borrower's personal work phone number that was collected in Section 1a.

Employment/Income

***New**

1d. IF APPLICABLE, Complete Information for Previous Employment/Self-Employment and Income		<input type="checkbox"/> Does not apply
Provide at least 2 years of current and previous employment and income.		
Employer or Business Name _____		Previous Gross Monthly Income \$ _____ /month
Street _____ Unit # _____		
City _____ State _____ ZIP _____ Country _____		
Position or Title _____		
Start Date ____ / ____ / ____ (mm/dd/yyyy)	<input type="checkbox"/> Check if you were the Business Owner or Self-Employed	
End Date ____ / ____ / ____ (mm/dd/yyyy)		

Employment/Income

*** New-applicants can browse for income type**

1e. Income from Other Sources		<input type="checkbox"/> Does not apply
Include income from other sources below. Under Income Source, choose from the sources listed here:		
<ul style="list-style-type: none">• Alimony• Automobile Allowance• Boarder Income• Capital Gains	<ul style="list-style-type: none">• Child Support• Disability• Foster Care• Housing or Parsonage	<ul style="list-style-type: none">• Interest and Dividends• Notes Receivable• Public Assistance• Mortgage Credit Certificate
<ul style="list-style-type: none">• Mortgage Differential Payments• Retirement (e.g., Pension, IRA)• Royalty Payments• Separate Maintenance• Social Security• Trust	<ul style="list-style-type: none">• Unemployment Benefits• VA Compensation• Other	
NOTE: Reveal alimony, child support, separate maintenance, or other income ONLY IF you want it considered in determining your qualification for this loan.		
Income Source – use list above		Monthly Income
<div>▼</div>		\$
<div>▼</div>		\$

Assets and Liabilities

*** New**

Section 2: Financial Information — Assets and Liabilities. This section asks about things you own that are worth money and that you want considered to qualify for this loan. It then asks about your liabilities (or debts) that you pay each month, such as credit cards, alimony, or other expenses.

2a. Assets – Bank Accounts, Retirement, and Other Accounts You Have

*** Include all accounts below. Under Account Type, choose from the types listed here:**

- | | | | | |
|----------------|--------------------------|--------------------------------|----------------------------------|--------------------------------|
| • Checking | • Certificate of Deposit | • Stock Options | • Bridge Loan Proceeds | • Trust Account |
| • Savings | • Mutual Fund | • Bonds | • Individual Development Account | • Cash Value of Life Insurance |
| • Money Market | • Stocks | • Retirement (e.g., 401k, IRA) | | (used for the transaction) |

Account Type – use list above	Financial Institution	Account Number	Cash or Market Value
			\$
			\$
			\$
			\$
			\$
			\$
Provide TOTAL Amount Here			\$

Do not enter gift funds in Section 2. Gifts are entered in Section 4.

Other Assets and Credits, If Applicable

2b. Other Assets and Credits You Have

* ☐ Does not apply

Include all other assets and credits below. Under Asset or Credit Type, choose from the types listed here:

Assets

- Proceeds from Real Estate Property to be sold on or before closing
- Proceeds from Sale of Non-Real Estate Asset
- Secured Borrowed Funds
- Unsecured Borrowed Funds
- Other

Credits

- Earnest Money
- Employer Assistance
- Lot Equity
- Relocation Funds
- Rent Credit
- Sweat Equity
- Trade Equity

Asset or Credit Type – use list above	Cash or Market Value
	\$
	\$
	\$
	\$
	\$
Provide TOTAL Amount Here	\$

Other Credits - These may be the less common

- Verify acceptability of the assets type and check to see if any program restrictions apply

Sweat equity	The value assigned to materials provided or labor performed on the property by you or on your behalf before closing.
Trade equity	The value of equity assigned to you when you trade property with the seller as part of the transaction.

Assets and Liabilities

***New**

Do not enter gift funds in Section 2. Gifts are entered in Section 4.

4d. Gifts or Grants You Have Been Given or Will Receive for this Loan

☐ Does not apply

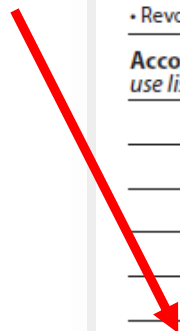
Include all gifts and grants below. Under Source, choose from the sources listed here:

- Community Nonprofit
- Federal Agency
- Relative
- State Agency
- Lender
- Employer
- Local Agency
- Religious Nonprofit
- Unmarried Partner
- Other

Asset Type: Cash Gift, Gift of Equity, Grant	Deposited/Not Deposited	Source – use list above	Cash or Market Value
	<input type="radio"/> Deposited <input type="radio"/> Not Deposited		\$
	<input type="radio"/> Deposited <input type="radio"/> Not Deposited		\$

Liabilities

*** New**



2c. Liabilities – Credit Cards, Other Debts, and Leases that You Owe

☐ Does not apply

List all liabilities below (except real estate) and include deferred payments. Under Account Type, choose from the types listed here:

• Revolving (e.g., credit cards) • Installment (e.g., car, student, personal loans) • Open 30-Day (balance paid monthly) • Lease (not real estate) • Other

Account Type – use list above	Company Name	Account Number	Unpaid Balance	To be paid off at or before closing	Monthly Payment
			\$	<input type="checkbox"/>	\$
			\$	<input type="checkbox"/>	\$
			\$	<input type="checkbox"/>	\$
			\$	<input type="checkbox"/>	\$
			\$	<input type="checkbox"/>	\$

2d. Other Liabilities and Expenses

☐ Does not apply

Include all other liabilities and expenses below. Choose from the types listed here:

• Alimony • Child Support • Separate Maintenance • Job Related Expenses • Other

	Monthly Payment
	\$
	\$
	\$

Real Estate liabilities are NOT entered in Section 2 they will be entered in Section 3.

Real Estate Owned (REO) Section

***New**

Section 3: Financial Information — Real Estate. This section asks you to list all properties you currently own and what you owe on them. ☐ *I do not own any real estate*

3a. Property You Own

If you are refinancing, list the property you are refinancing FIRST.

Address Street _____ Unit # _____
City _____ State _____ ZIP _____ Country _____

Property Value	Status: Sold, Pending Sale, or Retained	Intended Occupancy: Investment, Primary Residence, Second Home, Other	Monthly Insurance, Taxes, Association Dues, etc. if not included in Monthly Mortgage Payment	For 2-4 Unit Primary or Investment Property	
				Monthly Rental Income *	For LENDER to calculate: Net Monthly Rental Income
\$			\$	\$	\$

Mortgage Loans on this Property ☐ Does not apply

* Creditor Name	* Account Number	Monthly Mortgage Payment	Unpaid Balance	To be paid off at or before closing *	Type: FHA, VA, Conventional, USDA-RD, Other	* Credit Limit (if applicable)
		\$	\$	<input type="checkbox"/>		\$
		\$	\$	<input type="checkbox"/>		\$

Mortgages Previously listed in liability section

Loan and Property Information

***New**

Section 4: Loan and Property Information. This section asks about the loan's purpose and the property you want to purchase or refinance.

4a. Loan and Property Information

Loan Amount \$ _____ Loan Purpose ☐ Purchase ☐ Refinance ☐ Other (specify) _____

Property Address Street _____ Unit # _____

City _____ State _____ ZIP _____

County _____ Number of Units _____ ***Property Value \$** _____

Occupancy ☐ Primary Residence ☐ Second Home ☐ Investment Property ***FHA Secondary Residence** ☐

*** 1. Mixed-Use Property.** If you will occupy the property, will you set aside space within the property to operate your own business? (e.g., daycare facility, medical office, beauty/barber shop) ☐ NO ☐ YES

*** 2. Manufactured Home.** Is the property a manufactured home? (e.g., a factory built dwelling built on a permanent chassis) ☐ NO ☐ YES

Previously the first section of the application

Loan and Property Information

*** New**

4b. Other New Mortgage Loans on the Property You are Buying or Refinancing

☐ Does not apply

Creditor Name	Lien Type	Monthly Payment	Loan Amount/ Amount to be Drawn	Credit Limit (if applicable)
	<input type="radio"/> First Lien <input type="radio"/> Subordinate Lien	\$	\$	\$
	<input type="radio"/> First Lien <input type="radio"/> Subordinate Lien	\$	\$	\$

4c. Rental Income on the Property You Want to Purchase

For Purchase Only ☐ Does not apply

Complete if the property is a 2-4 Unit Primary Residence or an Investment Property	Amount
Expected Monthly Rental Income	\$
For LENDER to calculate: Expected Net Monthly Rental Income	\$

4d. Gifts or Grants You Have Been Given or Will Receive for this Loan

☐ Does not apply

Include all gifts and grants below. Under Source, choose from the sources listed here:

- Community Nonprofit • Federal Agency • Relative • State Agency • Lender
- Employer • Local Agency • Religious Nonprofit • Unmarried Partner • Other

Asset Type: Cash Gift, Gift of Equity, Grant	Deposited/Not Deposited	Source – use list above	Cash or Market Value
	<input type="radio"/> Deposited <input type="radio"/> Not Deposited		\$
	<input type="radio"/> Deposited <input type="radio"/> Not Deposited		\$

Declarations

*** New**

5a. About this Property and Your Money for this Loan	
<p>A. Will you occupy the property as your primary residence?</p> <p>If YES, have you had an ownership interest in another property in the last three years?</p> <p>If YES, complete (1) and (2) below:</p> <p>(1) What type of property did you own: primary residence (PR), FHA secondary residence (SR), second home (SH), or investment property (IP)?</p> <p>(2) How did you hold title to the property: by yourself (S), jointly with your spouse (SP), or jointly with another person (O)</p>	<p><input type="radio"/> NO <input type="radio"/> YES</p> <p><input type="radio"/> NO <input type="radio"/> YES</p> <p>_____</p> <p>_____</p>
<p>* B. If this is a Purchase Transaction: Do you have a family relationship or business affiliation with the seller of the property?</p>	<p><input type="radio"/> NO <input type="radio"/> YES</p>
<p>* C. Are you borrowing any money for this real estate transaction (e.g., money for your closing costs or down payment) or obtaining any money from another party, such as the seller or realtor, that you have not disclosed on this loan application?</p> <p>If YES, what is the amount of this money?</p>	<p><input type="radio"/> NO <input type="radio"/> YES</p> <p>\$ _____</p>
<p>* D. 1. Have you or will you be applying for a mortgage loan on another property (not the property securing this loan) on or before closing this transaction that is not disclosed on this loan application?</p> <p>2. Have you or will you be applying for any new credit (e.g., installment loan, credit card, etc.) on or before closing this loan that is not disclosed on this application?</p>	<p><input type="radio"/> NO <input type="radio"/> YES</p> <p><input type="radio"/> NO <input type="radio"/> YES</p>
<p>* E. Will this property be subject to a lien that could take priority over the first mortgage lien, such as a clean energy lien paid through your property taxes (e.g., the Property Assessed Clean Energy Program)?</p>	<p><input type="radio"/> NO <input type="radio"/> YES</p>

Declarations

*** New**

5b. About Your Finances	
F. Are you a co-signer or guarantor on any debt or loan that is not disclosed on this application?	<input type="radio"/> NO <input type="radio"/> YES
G. Are there any outstanding judgments against you?	<input type="radio"/> NO <input type="radio"/> YES
H. Are you currently delinquent or in default on a Federal debt?	<input type="radio"/> NO <input type="radio"/> YES
I. Are you a party to a lawsuit in which you potentially have any personal financial liability?	<input type="radio"/> NO <input type="radio"/> YES
* J. Have you conveyed title to any property in lieu of foreclosure in the past 7 years?	<input type="radio"/> NO <input type="radio"/> YES
* K. Within the past 7 years, have you completed a pre-foreclosure sale or short sale, whereby the property was sold to a third party and the Lender agreed to accept less than the outstanding mortgage balance due?	<input type="radio"/> NO <input type="radio"/> YES
L. Have you had property foreclosed upon in the last 7 years?	<input type="radio"/> NO <input type="radio"/> YES
* M. Have you declared bankruptcy within the past 7 years? If YES, identify the type(s) of bankruptcy: <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13	<input type="radio"/> NO <input type="radio"/> YES

Acknowledgements and Agreements

*** New**

Section 6: Acknowledgments and Agreements. This section tells you about your legal obligations when you sign this application.

Acknowledgments and Agreements

Definitions:

- "Lender" includes the Lender's agents, service providers, and any of their successors and assigns.
- "Other Loan Participants" includes (i) any actual or potential owners of a loan resulting from this application (the "Loan"), (ii) acquirers of any beneficial or other interest in the Loan, (iii) any mortgage insurer, (iv) any guarantor, (v) any servicer of the Loan, and (vi) any of these parties' service providers, successors or assigns.

I agree to, acknowledge, and represent the following:

(1) The Complete Information for this Application

- The information I have provided in this application is true, accurate, and complete as of the date I signed this application.
- If the information I submitted changes or I have new information before closing of the Loan, I must change and supplement this application, including providing any updated/supplemented real estate sales contract.
- For purchase transactions: The terms and conditions of any real estate sales contract signed by me in connection with this application are true, accurate, and complete to the best of my knowledge and belief. I have not entered into any other agreement, written or oral, in connection with this real estate transaction.
- The Lender and Other Loan Participants may rely on the information contained in the application before and after closing of the Loan.
- Any intentional or negligent misrepresentation of information may result in the imposition of:
 - (a) civil liability on me, including monetary damages, if a person suffers any loss because the person relied on any misrepresentation that I have made on this application, and/or
 - (b) criminal penalties on me including, but not limited to, fine or imprisonment or both under the provisions of Federal law (18 U.S.C. §§ 1001 et seq.).

(2) The Property's Security

The Loan I have applied for in this application will be secured by a mortgage or deed of trust which provides the Lender a security interest in the property described in this application.

(3) The Property's Appraisal, Value, and Condition

- Any appraisal or value of the property obtained by the Lender is for use by the Lender and Other Loan Participants.
- The Lender and Other Loan Participants have not made any representation or warranty, express or implied, to me about the property, its condition, or its value.

(4) Electronic Records and Signatures

- The Lender and Other Loan Participants may keep any paper record and/or electronic record of this application, whether or not the Loan is approved.

- If this application is created as (or converted into) an "electronic application", I consent to the use of "electronic records" and "electronic signatures" as the terms are defined in and governed by applicable Federal and/or state electronic transactions laws.

- I intend to sign and have signed this application either using my:

- (a) electronic signature; or
- (b) a written signature and agree that if a paper version of this application is converted into an electronic application, the application will be an electronic record, and the representation of my written signature on this application will be my binding electronic signature.

- I agree that the application, if delivered or transmitted to the Lender or Other Loan Participants as an electronic record with my electronic signature, will be as effective and enforceable as a paper application signed by me in writing.

(5) Delinquency

- The Lender and Other Loan Participants may report information about my account to credit bureaus. Late payments, missed payments, or other defaults on my account may be reflected in my credit report and will likely affect my credit score.
- If I have trouble making my payments I understand that I may contact a HUD-approved housing counseling organization for advice about actions I can take to meet my mortgage obligations.

(6) Authorization for Use and Sharing of Information

By signing below, in addition to the representations and agreements made above, I expressly authorize the Lender and Other Loan Participants to obtain, use, and share with each other (i) the loan application and related loan information and documentation, (ii) a consumer credit report on me, and (iii) my tax return information, as necessary to perform the actions listed below, for so long as they have an interest in my loan or its servicing:

- (a) process and underwrite my loan;
- (b) verify any data contained in my consumer credit report, my loan application and other information supporting my loan application;
- (c) inform credit and investment decisions by the Lender and Other Loan Participants;
- (d) perform audit, quality control, and legal compliance analysis and reviews;
- (e) perform analysis and modeling for risk assessments;
- (f) monitor the account for this loan for potential delinquencies and determine any assistance that may be available to me; and
- (g) other actions permissible under applicable law.

Disclosure of the use of appraisal and use of electronic records and signatures

Reporting of late payments to credit reporting agencies

Use and sharing of a borrower's personal information disclosed on the URLA

***NEW**

*

Section 7: Military Service. This section asks questions about your (or your deceased spouse's) military service.

Military Service of Borrower

Military Service – Did you (or your deceased spouse) ever serve, or are you currently serving, in the United States Armed Forces? ☐ NO ☐ YES

If YES, check all that apply: ☐ Currently serving on active duty with projected expiration date of service/tour ____ / ____ / ____ (mm/dd/yyyy)

☐ Currently retired, discharged, or separated from service

☐ Only period of service was as a non-activated member of the Reserve or National Guard

☐ Surviving spouse

Military Service

- The length of service or service commitment, duty status and character of service determine the eligibility for specific home loan benefits.

Demographic Information

*** New**

Section 8: Demographic Information. This section asks about your ethnicity, sex, and race.

Demographic Information of Borrower

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, Federal law requires that we ask applicants for their demographic information (ethnicity, sex, and race) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. You may select one or more designations for "Ethnicity" and one or more designations for "Race." **The law provides that we may not discriminate** on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, sex, and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. If you do not wish to provide some or all of this information, please check below.

* Ethnicity: Check one or more

- ☐ Hispanic or Latino
☐ Mexican ☐ Puerto Rican ☐ Cuban
☐ Other Hispanic or Latino – Print origin:

For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.

- ☐ Not Hispanic or Latino
☐ I do not wish to provide this information

Sex

- ☐ Female
☐ Male
☐ I do not wish to provide this information

* Race: Check one or more

- ☐ American Indian or Alaska Native – Print name of enrolled or principal tribe:

* ☐ Asian

- ☐ Asian Indian ☐ Chinese ☐ Filipino
☐ Japanese ☐ Korean ☐ Vietnamese

☐ Other Asian – Print race:

For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.

- ☐ Black or African American

* ☐ Native Hawaiian or Other Pacific Islander

- ☐ Native Hawaiian ☐ Guamanian or Chamorro ☐ Samoan
☐ Other Pacific Islander – Print race:

For example: Fijian, Tongan, and so on.

- ☐ White

- ☐ I do not wish to provide this information

To Be Completed by Financial Institution (for application taken in person):

- Was the ethnicity of the Borrower collected on the basis of visual observation or surname? ☐ NO ☐ YES
Was the sex of the Borrower collected on the basis of visual observation or surname? ☐ NO ☐ YES
Was the race of the Borrower collected on the basis of visual observation or surname? ☐ NO ☐ YES

The Demographic Information was provided through:

- ☐ Face-to-Face Interview (includes Electronic Media w/ Video Component) ☐ Telephone Interview ☐ Fax or Mail ☐ Email or Internet

Loan Originator Information

***New**

Section 8: Loan Originator Information.

Loan Originator Information

Loan Originator Organization Name _____

Address _____

* Loan Originator Organization NMLSR ID# _____ State License ID# _____

Loan Originator Name _____

* Loan Originator NMLSR ID# _____ State License ID# _____

* Email _____ Phone (_____) _____ - _____

Signature _____ Date (mm/dd/yyyy) ____/____/____

URLA - Additional Borrower

**New
Form**

To be completed by the Lender:
Lender Loan No./Universal Loan Identifier _____ Agency Case No. _____

Uniform Residential Loan Application — Additional Borrower
Verify and complete the information on this application as directed by your Lender.

Section 1: Borrower Information. This section asks about your personal information and your income from employment and other sources, such as retirement, that you want considered to qualify for this loan.

1a. Personal Information

Name (First, Middle, Last, Suffix) _____	Social Security Number _____ (or Individual Taxpayer Identification Number)
Alternate Names – List any names by which you are known or any names under which credit was previously received (First, Middle, Last, Suffix) _____	Date of Birth (mm/dd/yyyy) ____/____/____ Citizenship <input type="radio"/> U.S. Citizen <input type="radio"/> Permanent Resident Alien <input type="radio"/> Non-Permanent Resident Alien

Type of Credit
☐ I am applying for **individual credit**.
☐ I am applying for **joint credit**. Total Number of Borrowers: _____
Each Borrower intends to apply for joint credit. **Your initials:** _____

List Name(s) of Other Borrower(s) Applying for this Loan
(First, Middle, Last, Suffix) – Use a separator between names _____

Marital Status <input type="radio"/> Married <input type="radio"/> Separated <input type="radio"/> Unmarried (Single, Divorced, Widowed, Civil Union, Domestic Partnership, Registered Reciprocal Beneficiary Relationship)	Dependents (not listed by another Borrower) Number _____ Ages _____	Contact Information Home Phone (____) ____-____ Cell Phone (____) ____-____ Work Phone (____) ____-____ Ext. _____ Email _____
--	--	--

Current Address
Street _____ Unit # _____
City _____ State _____ ZIP _____ Country _____
How Long at Current Address? ____ Years ____ Months **Housing** ☐ No primary housing expense ☐ Own ☐ Rent (\$ ____/month)

Section 2: Financial Information — Assets and Liabilities.
My information for Section 2 is listed on the Uniform Residential Loan Application with _____
(insert name of Borrower)

Section 3: Financial Information — Real Estate.
My information for Section 3 is listed on the Uniform Residential Loan Application with _____
(insert name of Borrower)

Section 4: Loan and Property Information.
My information for Section 4 is listed on the Uniform Residential Loan Application with _____
(insert name of Borrower)

If the borrowers have separate financial information, a unique URLA.

Note: Joint assets, liabilities, and real estate should be listed on only one application and not duplicated on more than one application.

Lender Loan Information

**New
Form**

To be completed by the Lender:
Lender Loan No./Universal Loan Identifier _____ Agency Case No. _____

Uniform Residential Loan Application — Lender Loan Information

This section is completed by your Lender.

L1. Property and Loan Information

Community Property State <input type="checkbox"/> At least one borrower lives in a community property state. <input type="checkbox"/> The property is in a community property state.	Refinance Type <input type="checkbox"/> No Cash Out <input type="checkbox"/> Limited Cash Out <input type="checkbox"/> Cash Out	Refinance Program <input type="checkbox"/> Full Documentation <input type="checkbox"/> Interest Rate Reduction <input type="checkbox"/> Streamlined without Appraisal <input type="checkbox"/> Other _____
Transaction Detail <input type="checkbox"/> Conversion of Contract for Deed or Land Contract <input type="checkbox"/> Renovation <input type="checkbox"/> Construction/Conversion/Construction-to-Permanent <input type="checkbox"/> Single-Closing <input type="checkbox"/> Two-Closing Construction/Improvement Costs \$ _____ Lot Acquired Date ____/____/____ (mm/dd/yyyy) Original Cost of Lot \$ _____	Energy Improvement <input type="checkbox"/> Mortgage loan will finance energy-related improvements. <input type="checkbox"/> Property is currently subject to a lien that could take priority over the first mortgage lien, such as a clean energy lien paid through property taxes (e.g., the Property Assessed Clean Energy program).	
Project Type <input type="checkbox"/> Condominium <input type="checkbox"/> Cooperative <input type="checkbox"/> Planned Unit Development (PUD) <input type="checkbox"/> Property is not located in a project		

L2. Title Information

Title to the Property Will be Held in What Name(s): _____	For Refinance: Title to the Property is Currently Held in What Name(s): _____
Estate Will be Held in <input type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold Expiration Date ____/____/____ (mm/dd/yyyy)	Trust Information <input type="checkbox"/> Title Will be Held by an <i>Inter Vivos (Living)</i> Trust <input type="checkbox"/> Title Will be Held by a Land Trust
Manner in Which Title Will be Held <input type="checkbox"/> Sole Ownership <input type="checkbox"/> Joint Tenancy with Right of Survivorship <input type="checkbox"/> Life Estate <input type="checkbox"/> Tenancy by the Entirety <input type="checkbox"/> Tenancy in Common <input type="checkbox"/> Other _____	Indian Country Land Tenure <input type="checkbox"/> Fee Simple On a Reservation <input type="checkbox"/> Individual Trust Land (<i>Allotted/Restricted</i>) <input type="checkbox"/> Tribal Trust Land On a Reservation <input type="checkbox"/> Tribal Trust Land Off Reservation <input type="checkbox"/> Alaska Native Corporation Land

L3. Mortgage Loan Information

Mortgage Type Applied For <input type="checkbox"/> Conventional <input type="checkbox"/> USDA-RD <input type="checkbox"/> FHA <input type="checkbox"/> VA <input type="checkbox"/> Other: _____	Terms of Loan Note Rate _____ % Loan Term _____ (months)	Mortgage Lien Type <input type="checkbox"/> First Lien <input type="checkbox"/> Subordinate Lien
Amortization Type <input type="checkbox"/> Fixed Rate <input type="checkbox"/> Other (explain): _____ <input type="checkbox"/> Adjustable Rate If Adjustable Rate: Initial Period Prior to First Adjustment _____ (months) Subsequent Adjustment Period _____ (months)	Proposed Monthly Payment for Property First Mortgage (P & I) \$ _____ Subordinate Lien(s) (P & I) \$ _____ Homeowner's Insurance \$ _____ Supplemental Property Insurance \$ _____ Property Taxes \$ _____ Mortgage Insurance \$ _____ Association/Project Dues (Condo, Co-Op, PUD) \$ _____ Other \$ _____ TOTAL \$ _____	
Loan Features <input type="checkbox"/> Balloon / Balloon Term _____ (months) <input type="checkbox"/> Interest Only / Interest Only Term _____ (months) <input type="checkbox"/> Negative Amortization <input type="checkbox"/> Prepayment Penalty / Prepayment Penalty Term _____ (months) <input type="checkbox"/> Temporary Interest Rate Buydown / Initial Buydown Rate _____ % <input type="checkbox"/> Other (explain): _____		

The Lender Loan Information now has some of the loan information fields

Lender Loan Information

*** New**

Uniform Residential Loan Application — Lender Loan Information

This section is completed by your Lender.

L1. Property and Loan Information

*** Community Property State**

- ☐ At least one borrower lives in a community property state.
- ☐ The property is in a community property state.

*** Transaction Detail**

- ☐ Conversion of Contract for Deed or Land Contract
- ☐ Renovation
- ☐ Construction-Conversion/Construction-to-Permanent
 - ☐ Single-Closing ☐ Two-Closing

Construction/Improvement Costs \$ _____

Lot Acquired Date ____/____/____ (mm/dd/yyyy)

Original Cost of Lot \$ _____

*** Refinance Type**

- ☐ No Cash Out
- ☐ Limited Cash Out
- ☐ Cash Out

Refinance Program

- ☐ Full Documentation
- ☐ Interest Rate Reduction
- ☐ Streamlined without Appraisal
- ☐ Other _____

*** Energy Improvement**

- ☐ Mortgage loan will finance energy-related improvements.
- ☐ Property is currently subject to a lien that could take priority over the first mortgage lien, such as a clean energy lien paid through property taxes (e.g., the Property Assessed Clean Energy program).

*** Project Type**

- ☐ Condominium
- ☐ Cooperative
- ☐ Planned Unit Development (PUD)
- ☐ Property is not located in a project

Lender Loan Information

*** New**

L2. Title Information	
Title to the Property Will be Held in What Name(s): *	For Refinance: Title to the Property is Currently Held in What Name(s):
* Estate Will be Held in <input type="radio"/> Fee Simple <input type="radio"/> Leasehold Expiration Date ____/____/____ (mm/dd/yyyy)	* Trust Information <input type="radio"/> Title Will be Held by an <i>Inter Vivos (Living)</i> Trust <input type="radio"/> Title Will be Held by a Land Trust
** Manner in Which Title Will be Held <input type="radio"/> Sole Ownership <input type="radio"/> Joint Tenancy with Right of Survivorship <input type="radio"/> Life Estate <input type="radio"/> Tenancy by the Entirety <input type="radio"/> Tenancy in Common <input type="radio"/> Other	* Indian Country Land Tenure <input type="radio"/> Fee Simple On a Reservation <input type="radio"/> Individual Trust Land (<i>Allotted/Restricted</i>) <input type="radio"/> Tribal Trust Land On a Reservation <input type="radio"/> Tribal Trust Land Off Reservation <input type="radio"/> Alaska Native Corporation Land

Tenancy in Common is different than Joint Tenancy, because the transfer of the property to a beneficiary in the event of an owner's death, is different. In a Joint Tenancy agreement, the title of the property is passed to the surviving owner, while in a Tenancy in Common agreement, the title can be passed to a beneficiary of the owner's choosing.

A Tenancy by the Entirety can be created only by married persons. A married couple may choose to create a Joint Tenancy or a Tenancy in Common.

****These title options should be referred to the borrower's legal counsel and/or Financial Planner**

Lender Loan Information

*** New**

L3. Mortgage Loan Information			
Mortgage Type Applied For <input type="radio"/> Conventional <input type="radio"/> USDA-RD <input type="radio"/> FHA <input type="radio"/> VA <input type="radio"/> Other: _____		Terms of Loan Note Rate _____ % Loan Term _____ (months)	Mortgage Lien Type <input type="radio"/> First Lien <input type="radio"/> Subordinate Lien
Amortization Type <input type="radio"/> Fixed Rate <input type="radio"/> Other (explain): _____ <input type="radio"/> Adjustable Rate If Adjustable Rate: Initial Period Prior to First Adjustment _____ (months) Subsequent Adjustment Period _____ (months)		Proposed Monthly Payment for Property First Mortgage (P & I) \$ _____ Subordinate Lien(s) (P & I) \$ _____ Homeowner's Insurance \$ _____ Supplemental Property Insurance \$ _____ Property Taxes \$ _____ Mortgage Insurance \$ _____ Association/Project Dues (Condo, Co-Op, PUD) \$ _____ Other \$ _____ TOTAL \$ _____	
* Loan Features <input type="checkbox"/> Balloon / Balloon Term _____ (months) <input type="checkbox"/> Interest Only / Interest Only Term _____ (months) <input type="checkbox"/> Negative Amortization <input type="checkbox"/> Prepayment Penalty / Prepayment Penalty Term _____ (months) <input type="checkbox"/> Temporary Interest Rate Buydown / Initial Buydown Rate _____ % <input type="checkbox"/> Other (explain): _____			

Confirm Qualifying Rate vs. Note Rate on Adjustable Rate Programs

Lender Loan Information - DOT

***New**

*
*

Sub-totaled

L4. Qualifying the Borrower – Minimum Required Funds or Cash Back

DUE FROM BORROWER(S)

A. Sales Contract Price	\$
B. Improvements, Renovations, and Repairs	\$
C. Land (if acquired separately)	\$
D. For Refinance: Balance of Mortgage Loans on the Property to be paid off in the Transaction (See Table 3a. Property You Own)	\$
E. Credit Cards and Other Debts Paid Off (See Table 2c. Liabilities — Credit Cards, Other Debts, and Leases that You Owe)	\$
F. Borrower Closing Costs (including Prepaid and Initial Escrow Payments)	\$
G. Discount Points	\$
H. TOTAL DUE FROM BORROWER(s) (Total of A thru G)	\$

TOTAL MORTGAGE LOANS

I. Loan Amount Loan Amount Excluding Financed Mortgage Insurance (or Mortgage Insurance Equivalent) \$ _____ Financed Mortgage Insurance (or Mortgage Insurance Equivalent) Amount \$ _____	\$
J. Other New Mortgage Loans on the Property the Borrower(s) is Buying or Refinancing (See Table 4b. Other New Mortgage Loans on the Property You are Buying or Refinancing)	\$
K. TOTAL MORTGAGE LOANS (Total of I and J)	\$

TOTAL CREDITS

L. Seller Credits (Enter the amount of Borrower(s) costs paid by the property seller)	\$
M. Other Credits (Enter the sum of all other credits — Borrower Paid Fees, Earnest Money, Employer Assisted Housing, Lease Purchase Fund, Lot Equity, Relocation Funds, Sweat Equity, Trade Equity, Other)	\$
N. TOTAL CREDITS (Total of L and M)	\$

CALCULATION

TOTAL DUE FROM BORROWER(s) (Line H)	\$
LESS TOTAL MORTGAGE LOANS (Line K) AND TOTAL CREDITS (Line N)	– \$
Cash From/To the Borrower (Line H minus Line K and Line N) NOTE: This amount does not include reserves or other funds that may be required by the Lender to be verified.	\$

Unmarried Addendum *New Form*

To be completed by the **Lender**:

Lender Loan No./Universal Loan Identifier _____ Agency Case No. _____

Uniform Residential Loan Application — Unmarried Addendum

For Borrower Selecting the Unmarried Status

Lenders Instructions for Using the Unmarried Addendum

The Lender may use the Unmarried Addendum only when a Borrower selected "Unmarried" in Section 1 and the information collected is necessary to determine how State property laws directly or indirectly affecting creditworthiness apply, including ensuring clear title.

For example, the Lender may use the Unmarried Addendum when the Borrower resides in a State that recognizes civil unions, domestic partnerships, or registered reciprocal beneficiary relationships or when the property is located in such a State. "State" means any state, the District of Columbia, the Commonwealth of Puerto Rico, or any territory or possession of the United States.

If you selected "Unmarried" in Section 1, is there a person who is not your legal spouse but who currently has real property rights similar to those of a legal spouse? ☐ NO ☐ YES

If YES, indicate the type of relationship and the State in which the relationship was formed. For example, indicate if you are in a civil union, domestic partnership, registered reciprocal beneficiary relationship, or other relationship recognized by the State in which you currently reside or where the property is located.

☐ Civil Union ☐ Domestic Partnership ☐ Registered Reciprocal Beneficiary Relationship ☐ Other (explain) _____

State: _____

Continuation Sheet

To be completed by the **Lender:**
Lender Loan No./Universal Loan Identifier

Agency Case No.

Uniform Residential Loan Application — Continuation Sheet

Continuation Sheet

Use this continuation sheet if you need more space to complete the Uniform Residential Loan Application.

Borrower Name (First, Middle, Last, Suffix)

Additional Information

Additional Borrower Name (First, Middle, Last, Suffix)

Additional Information

I/We fully understand that it is a federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of federal law (18 U.S.C. §§ 1001 et seq.).

Borrower Signature

Date (mm/dd/yyyy)
/
/

Additional Borrower Signature





Date (mm/dd/yyyy)
/
/

Uniform Residential Loan Application — Continuation Sheet
Freddie Mac Form 65 • Fannie Mae Form 1003
Effective 1/2021

New Optional Form

Voluntary Consumer Information Form

- New optional form has yet to be released but will contain several of the sections that were going to be on the URLA-they will now be relocated to this new optional form.
- Language Preference question & Homeownership Education & Counseling question **will not** be on the new URLA but a new separate optional form

Fannie MaeFreddie Mac

URLA February 1, 2020 Mandate Rescheduled; New Requirements Provided

At the direction of the Federal Housing Finance Agency (FHFA), Fannie Mae and Freddie Mac (the GSEs) announced in June 2019 that the optional use period for the redesigned Uniform Residential Loan Application (URLA) and automated underwriting system (AUS) implementations would be postponed. FHFA has now directed the GSEs to make specific modifications to the URLA form. To allow industry participants time to make the necessary changes, FHFA and the GSEs will be extending the deadlines for implementation of the URLA and AUS datasets; the mandatory use of the redesigned form and data will no longer begin on February 1, 2020.

The GSEs will make the following changes to the redesigned URLA form:

- The following questions will be removed from the redesigned URLA form. Instead, a voluntary consumer information form, which will not be part of the URLA form, will be developed to collect this information.
 - The Language Preference question (Borrower Information, Section 1a.)
 - The Homeownership Education and Housing Counseling question (Lender Loan Information, Section L5.)

Instructions

New Form

Written for the consumer



Instructions for Completing the Uniform Residential Loan Application

Uniform Residential Loan Application

The Uniform Residential Loan Application (URLA) contains the following sections:

- Section 1. Borrower Information.** Collects your personal information, income and employment.
- Section 2. Financial Information – Assets and Liabilities.** Collects information about your financial assets, personal financial obligations and debts you owe.
- Section 3. Financial Information – Real Estate.** Collects information about property you own and the debts and expenses related to the property.
- Section 4. Loan and Property Information.** Collects information about the loan purpose and the property you are buying or refinancing.
- Section 5. Declarations.** Asks specific questions about the property, how the property will be financed, and your past financial history.
- Section 6. Acknowledgments and Agreements.** Informs you of your legal obligations related to the mortgage application and asks that you acknowledge certain information will be obtained, used, and shared.
- Section 7. Military Service.** Collects information about your (or your deceased spouse's) military service.
- Section 8. Demographic Information.** Requests information the Lender is required by law to ask you.
- Section 9. Loan Originator Information.** Provides you with information about the loan originator.

Uniform Residential Loan Application-Additional Borrower

The URLA – Additional Borrower contains the following sections:

- Section 1. Borrower Information.** Identical to section on the URLA.
- Section 2. Financial Information – Assets and Liabilities.** Contains only the following statement for the additional Borrower to complete: "My information for Section 2 is listed on the Uniform Residential Loan Application with (name of Borrower)." The name of the other borrower is entered here.
- Section 3. Financial Information – Real Estate.** Contains only the following statement for the additional Borrower to complete: "My information for Section 3 is listed on the Uniform Residential Loan Application with (name of Borrower)."
- Section 4. Loan and Property Information.** Contains only the following statement for the additional Borrower to complete: "My information for Section 4 is listed on the Uniform Residential Loan Application with (name of Borrower)."
- Section 5. Declarations.** Identical to section on the URLA.
- Section 6. Acknowledgments and Agreements.** Contains only the following statement for the additional Borrower to complete: "My signature for Section 6 is on the Uniform Residential Loan Application with (name of Borrower)."
- Section 7. Military Service.** Identical to section on the URLA.
- Section 8. Demographic Information.** Identical to section on the URLA.
- Section 9. Loan Originator Information.** Identical to section on the URLA.

Using the URLA and URLA-Additional Borrower Together

The URLA and the URLA – Additional Borrower are used together to collect information for two Borrowers who have joint assets, liabilities, and/or real estate information. The URLA and URLA-Additional Borrower can also be used for Borrowers who do not have joint information but wish to combine their information on the URLA for ease of use. The following are examples of how to use the URLA and URLA-Additional Borrower:

- **One Borrower:** Complete the URLA.
- **Two Borrowers with joint financial information:**
 - Complete the URLA plus the URLA-Additional Borrower. Report the assets, liabilities, and real estate for the additional Borrower on the URLA; OR

Uniform Residential Loan Application – Instructions
Freddie Mac Form 65 • Fannie Mae Form 1003
URLA Effective 1/2021 • Instructions Revised 5/2020

1

Updates

Form 1003

Guidance

- [Form 1003 Instructions](#)
- [Form 1003 Rendering Design Options](#)

Current Form 1003

- [Current Form 1003](#)
- [Current Numbered Form 1003](#)
- [Demographic Information Addendum](#)
- [Demographic Information Addendum \(Spanish translation\)](#)

Redesigned Form 1003: Interactive Form

- [Borrower Information](#)
- [Additional Borrower](#)
- [Unmarried Addendum](#)
- [Lender Loan Information](#)
- [Continuation Sheet](#)

Redesigned Form 1003: Numbered Form

- [Borrower Information Numbered Form](#)
- [Unmarried Addendum Numbered Form](#)
- [Lender Loan Information Numbered Form](#)

Redesigned Form 1003: Spanish Translation Aid

- [Borrower Information](#)
- [Additional Borrower](#)
- [Unmarried Addendum](#)
- [Lender Loan Information](#)
- [Continuation Sheet](#)

Home / Delivering / Uniform Mortgage Data Program / Uniform Residential Loan Application (Form 1003)

Originating & Underwriting

Uniform Residential Loan Application (Form 1003)

Redesigned to improve the borrower and lender experience

Fannie Mae and Freddie Mac (the GSEs) redesigned the Uniform Residential Loan Application (URLA) (Fannie Mae Form 1003) and created new automated underwriting system (AUS) specifications (Fannie Mae Desktop Underwriter® [DU®] Spec) to help lenders better capture relevant loan application information and support the industry's move to digitize the loan origination process.

The GSEs also created a Uniform Loan Application Dataset (ULAD) to show how Form 1003 is mapped to MISMO® v3.4 data.

URLA Implementation Timeline

The mandate for required use of the redesigned URLA is March 1, 2021. [See the timeline](#) announcement.

We've issued Lender Letter 1003-2021-01 regarding the redesigned Form 1003, and lenders on use of the redesigned URLA.

MARCH 2021

Fannie Mae

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Single Family's COVID-19 response

Home / Learning Center / FAQs: Uniform Residential Loan Application / Uniform Loan Application Dataset

Learning Center

FAQs: Uniform Residential Loan Application / Uniform Loan Application Dataset

The following provides answers to questions frequently asked about the redesigned Uniform Residential Loan Application (URLA) and the corresponding dataset, the Uniform Loan Application Dataset (ULAD).

FAQs updated August 25, 2020

August 25, 2020 Updates

New FAQs
Data Requirements Q4; Limited Production Period Q1-4

Updated FAQs
General Q5; Data Requirements Q5

Uniform Residential Loan Application
[Learn More](#)

Technology Integration
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Topics

General

Data Requirements

<https://singlefamily.fanniemae.com/delivering/uniform-mortgage-data-program/uniform-residential-loan-application>

FAQ's

The screenshot shows the Fannie Mae website's Learning Center. The top navigation bar includes links for Business Partners, Homeowners & Renters, About Us, Research & Insights, Newsroom, and Careers. Below this is a sub-navigation bar for SINGLE FAMILY, with links for Originating & Underwriting, Pricing & Execution, Delivering, Servicing, Learning Center, and Apps & Technology. A prominent orange banner reads "Single-Family's COVID-19 response". The breadcrumb trail indicates the path: Home / Learning Center / FAQs: Uniform Residential Loan Application / Uniform Loan Application Dataset. The main heading is "FAQs: Uniform Residential Loan Application / Uniform Loan Application Dataset". To the right, there are links for "Uniform Residential Loan Application Learn More" and "Technology Integration Learn More". The introductory text states: "The following provides answers to questions frequently asked about the redesigned Uniform Residential Loan Application (URLA) and the corresponding dataset, the Uniform Loan Application Dataset (ULAD). FAQs updated August 25, 2020". A blue box highlights "August 25, 2020 Updates", listing "New FAQs" (Data Requirements Q4; Limited Production Period Q1-4) and "Updated FAQs" (General Q5; Data Requirements Q5). At the bottom, a "Topics" section lists "General" and "Data Requirements" as clickable links.

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FAQs: Uniform Residential Loan Application / Uniform Loan Application Dataset

Uniform Residential Loan Application
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The following provides answers to questions frequently asked about the redesigned Uniform Residential Loan Application (URLA) and the corresponding dataset, the Uniform Loan Application Dataset (ULAD).

FAQs updated August 25, 2020

August 25, 2020 Updates

New FAQs
Data Requirements Q4; Limited Production Period Q1-4

Updated FAQs
General Q5; Data Requirements Q5

Topics

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[Data Requirements](#)

<https://singlefamily.fanniemae.com/learning-center/delivering/faqs-uniform-residential-loan-application-uniform-loan-application-dataset>

DU Release Notes Supporting URLA



<https://singlefamily.fanniemae.com/media/24521/display>

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Due to various internet browser versions, please download and save PDF before entering data. Please note, calculators are updated periodically.

 <p>Fannie Mae Form 1084 Calculator (2018-2019) Calculate and analyze cash flow to help you complete Fannie Mae Form 1084. <small>UPDATED</small></p>	 <p>Fannie Mae Form 1084 Calculator XLS (2018-2019) Calculate and analyze cash flow to help you complete Fannie Mae Form 1084. <small>UPDATED</small></p>	 <p>Freddie Mac Form 91 Calculator (2018-2019) Quick reference guide and income analysis for Freddie Mac Form 91. <small>UPDATED</small></p>
 <p>Freddie Mac Form 92 Calculator (2018-2019) Form 92 Net Rental Income Calculations - Schedule E <small>UPDATED</small></p>	 <p>Schedule Analysis Method (SAM) Calculator (2018-2019) Calculate qualifying income from tax returns. <small>UPDATED</small></p>	 <p>Rental Income Calculator (2018-2019) Assists in calculating rental income from IRS Form 1040 Schedule E. <small>UPDATED</small></p>
 <p>Current Ratio - Liquidity Calculator (2018-2019) Calculate working capital liquidity against current liabilities. <small>UPDATED</small></p>	 <p>Quick Ratio - Liquidity Calculator (2018-2019) Calculate an organization's liquidity against current liabilities. <small>UPDATED</small></p>	 <p>Fannie Mae Rental Guide (Calculator 1037) Use this worksheet to calculate qualifying rental income for Fannie Mae Form 1037 (Single Residence, 1-4 Units Property). <small>UPDATED</small></p>
 <p>Fannie Mae Rental Guide Calculator (1038) <small>UPDATED</small></p>	 <p>Fannie Mae Rental Guide (Calculator 1039) Calculate qualifying rental income for Fannie Mae Form 1039 (Business Rental Income from Investment Property). <small>UPDATED</small></p>	 <p>Fannie Mae Form 1088 Cheat Sheet (2017-2018) Use this quick reference guide for Fannie Mae's Comparative Analysis Form (Form 1088). <small>UPDATED</small></p>
 <p>Fannie Mae Comparative Analysis Form 1088 (2017-2018) Calculate interest/borrower's gross income, expenses and taxable income. <small>UPDATED</small></p>	 <p>Income Calculation Worksheet Use this form to calculate income. <small>UPDATED</small></p>	 <p>P&L Calculator (2020) Created as result of changes made by the CDD to adapt to the COVID-19 pandemic. <small>UPDATED</small></p>
 <p>Business Stability and Income Worksheet (2020) Created as result of changes made by the CDD to adapt to the COVID-19 pandemic. <small>UPDATED</small></p>		

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