



Seller Guide Update



SEL-2023-009: Supplemental Consumer Information Form (Form 1103) February 10, 2023

Correspondent Lending

Housing Finance Agency (HFA)

Overview

Underwriting/Delivery	
<input checked="" type="checkbox"/>	Corr. Delegated
<input checked="" type="checkbox"/>	Corr. Non-Delegated
<input checked="" type="checkbox"/>	Corr. EZD
<input checked="" type="checkbox"/>	Corr. Mandatory
<input checked="" type="checkbox"/>	HFA Delegated
<input checked="" type="checkbox"/>	HFA Non-Delegated
Products	
<input checked="" type="checkbox"/>	Conv. (Freddie)
<input checked="" type="checkbox"/>	Conv. (Fannie)
<input type="checkbox"/>	Conv. (Portfolio)
<input type="checkbox"/>	FHA
<input type="checkbox"/>	VA
<input type="checkbox"/>	Rural Development

Effective Date: The new Form 1103 must be present in all Conventional Agency loans delivered to U.S. Bank with application dates on or after March 1, 2023.

The Federal Housing Finance Agency (FHFA) [announced](#) that Fannie Mae and Freddie Mac will require servicers to obtain and maintain fair lending data on their loans, and for this data to transfer with servicing throughout the mortgage term. Servicers will be required to implement this change starting on March 1, 2023. This update follows a [May 2022 announcement](#), which requires lenders to collect borrowers' language preference data.

Subsequently, Freddie Mac and Fannie Mae (the GSEs) [announced](#) they will require the Supplemental Consumer Information Form (SCIF) to be included in the file for new conventional mortgages sold to the GSEs with application received dates on or after March 1, 2023. Please refer to the Additional Resources section below which includes agency communications detailing the new Form 1103 - Supplemental Consumer Information and all requirements.

Additional Resources

- **Federal Housing Finance Agency (FHFA)**
 - [May 3, 2022 – FHFA Announces Mandatory Use of the Supplemental Consumer Information Form](#)
 - [August 10, 2022 - FHFA Announces Update for Servicers to Maintain Fair Lending Data](#)
- **Joint Announcement:** [May 3, 2022 – Joint Fannie Mae and Freddie Mac \(GSE\) Announcement](#)
- **Fannie Mae**
 - [Lender Letter \(LL-2022-03\):](#) Supplemental Consumer Information Form (7/6/22)
 - [FAQs: Uniform Residential Loan Application / Uniform Loan Application Dataset](#)
- **Freddie Mac**
 - [Bulletin 2022-15:](#) Form 1103, Supplemental Consumer Information Form (SCIF) (7/6/22)
 - For questions about [Form 1103](#) or supporting documents, please review Freddie Mac's [FAQs](#),

Questions



Correspondent: Please contact your Account Executive or the Client Support Area at 800.200.5881, option 1.

HFA: Please contact the Housing Finance Agency Hotline at 800.562.5165, option 1 for the HFA Customer Care Team.

