



# Navigating the New URLA

What You Should Know



The **Uniform Residential Loan Application (URLA)**, also known as the Fannie Mae Form 1003 and Freddie Mac Form 1065, has been redesigned at the Federal Housing Finance Agency's direction in collaboration with Fannie Mae and Freddie Mac. The redesign achieves three goals:

1. Addresses industry changes and GSE policies.
2. Makes the loan application process more consumer-friendly.
3. Improves the delivery of loan data following Mortgage Industry Standards Maintenance Organization (MISMO) recommendations.

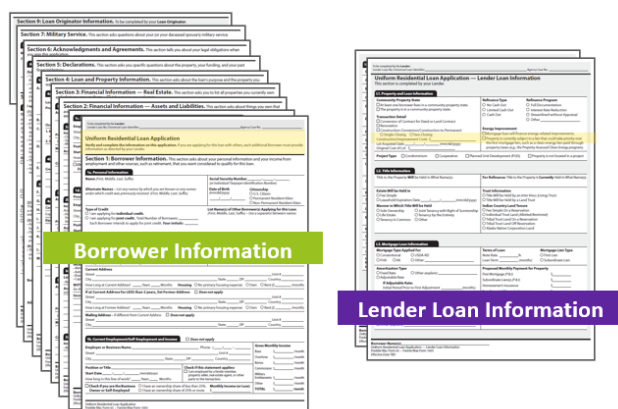
Using the new URLA form is mandated for all loans beginning on March 1, 2021.

## Key Features

- One-borrower form design (no more double columns). All borrowers have separate forms for their personal information.
- A similar look for required forms like the Loan Estimate and Closing Disclosure for easy identification was developed.
- Design cues added to identify sections of the URLA form applicable to your homebuyer.
- A selection of possible choices for asset, liability and income types to eliminate non-standard responses was created.

## Five URLA Components

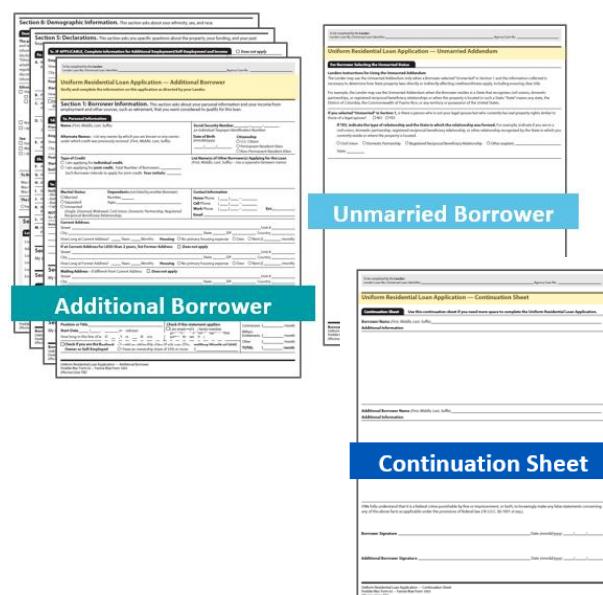
### Two REQUIRED for All Loans



**Borrower Information**

**Lender Loan Information**

### Three USED AS NEEDED



**Additional Borrower**

**Unmarried Borrower**

**Continuation Sheet**



## Multiple Borrowers

For multiple borrowers who share assets and liabilities, use the **Additional Borrower** component.

For multiple borrowers who do not share assets and liabilities, use a second **Borrower Information** component.

## URLA Components

### Required: Borrower Information

Every loan application requires completion of the **Borrower Information** page, which includes personal information such as Social Security number, phone numbers, employment, income, assets, liabilities and real estate.

1. Citizenship information is now at the top of the loan application.
2. **Type of Credit** (individual or joint) can now be indicated along with the number of borrowers and their names — all in one location.
3. Borrower **Contact Information** includes a cell phone number and email address.
4. “No primary housing expense” has been added to the **Current Address** section.
5. A new “Does not apply” selection was added to all sections where it’s appropriate.
6. The **Current Employment** section has been updated with business ownership percentage options and an indicator regarding employment by an interested party. Income information and start date are also included here.

<b>1a. Personal Information</b> 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 <input type="radio"/> I am applying for individual credit. <input type="radio"/> I am applying for joint credit. Total Number of Borrowers: _____ Each Borrower intends to apply for joint credit. Your initials: _____		Social Security Number _____ (or Individual Taxpayer Identification Number) 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
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)		List Name(s) of Other Borrower(s) Applying for this Loan (First, Middle, Last, Suffix) – Use a separator between names _____ Dependents (not listed by another Borrower) Number _____ Ages _____ Contact Information Home Phone (____) ____-____ Cell Phone (____) ____-____ Work Phone (____) ____-____ Email _____

<b>Current Address</b> Street _____ Unit # _____ City _____ State _____ ZIP _____ Country _____ How Long at Current Address? ____ Years ____ Months Housing <input type="radio"/> No primary housing expense <input type="radio"/> Own <input type="radio"/> 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="radio"/> No primary housing expense <input type="radio"/> Own <input type="radio"/> Rent (\$_____/month)	
<b>Mailing Address – if different from Current Address</b> <input type="checkbox"/> Does not apply Street _____ Unit # _____ City _____ State _____ ZIP _____ Country _____	

<b>1b. Current Employment/Self-Employment and Income</b> <input type="checkbox"/> Does not apply Employer or Business Name _____ Phone (____) ____-____ Street _____ Unit # _____ City _____ State _____ ZIP _____ Country _____ Position or Title _____ 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="checkbox"/> I have an ownership share of less than 25%. <input type="checkbox"/> I have an ownership share of 25% or more.		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. Monthly Income (or Loss) \$_____ Gross Monthly Income Base \$_____/month Overtime \$_____/month Bonus \$_____/month Commission \$_____/month Military Entitlements \$_____/month Other \$_____/month TOTAL \$_____/month
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7. Start and end dates were added to the previous/secondary employment sections.

<b>1d. IF APPLICABLE, Complete Information for Previous Employment/Self-Employment and Income</b> <input type="checkbox"/> Does not apply	
Provide at least 2 years of current and previous employment and income.	
Employer or Business Name _____ Street _____ Unit # _____ City _____ State _____ ZIP _____ Country _____	Previous Gross Monthly Income \$ _____ /month
Position or Title _____ Start Date ____/____/____ (mm/dd/yyyy) <b>7</b> End Date ____/____/____ (mm/dd/yyyy)	<input type="checkbox"/> Check if you were the Business Owner or Self-Employed

8. Standardized types of **Income from Other Sources** have been added for clarity and uniformity.

<b>1e. Income from Other Sources</b> <input type="checkbox"/> Does not apply	
Include income from other sources below. Under Income Source, choose from the sources listed here: <b>8</b>	
<ul style="list-style-type: none"> <li>• Alimony</li> <li>• Child Support</li> <li>• Interest and Dividends</li> <li>• Notes Receivable</li> <li>• Royalty Payments</li> <li>• Employment Benefits</li> <li>• Automobile Allowance</li> <li>• Disability</li> <li>• Mortgage Credit Certificate</li> <li>• Public Assistance</li> <li>• Separate Maintenance</li> <li>• VA Compensation</li> <li>• Boarder Income</li> <li>• Foster Care</li> <li>• Mortgage Differential Payments</li> <li>• Retirement (e.g., Pension, IRA)</li> <li>• Social Security</li> <li>• Trust</li> <li>• Capital Gains</li> <li>• Housing or Parsonage</li> </ul>	
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
	\$
	\$
	\$
Provide TOTAL Amount Here	\$

9. Standardized sources for **Assets and Other Assets and Credits** have been added for clarity and uniformity.

<b>Section 2: Financial Information — Assets and Liabilities.</b> 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.			
<b>2a. Assets – Bank Accounts, Retirement, and Other Accounts You Have</b> <input type="checkbox"/> Does not apply <b>9</b>			
Include all accounts below. Under Account Type, choose from the types listed here:			
<ul style="list-style-type: none"> <li>• Checking</li> <li>• Certificate of Deposit</li> <li>• Stock Options</li> <li>• Bridge Loan Proceeds</li> <li>• Trust Account</li> <li>• Savings</li> <li>• Mutual Fund</li> <li>• Bonds</li> <li>• Individual Development Account</li> <li>• Cash Value of Life Insurance (used for the transaction)</li> <li>• Money Market</li> <li>• Stocks</li> <li>• Retirement (e.g., 401k, IRA)</li> </ul>			
Account Type – use list above	Financial Institution	Account Number	Cash or Market Value
			\$
			\$
			\$
			\$
			\$
			\$
Provide TOTAL Amount Here			\$
<b>2b. Other Assets and Credits You Have</b> <input type="checkbox"/> Does not apply <b>10</b>			
Include all other assets and credits below. Under Asset or Credit Type, choose from the types listed here:			
<ul style="list-style-type: none"> <li>• Proceeds from Real Estate</li> <li>• Proceeds from Sale of Non-Real Estate Asset</li> <li>• Unsecured Borrowed Funds</li> <li>• Other</li> <li>• Credits</li> <li>• Earnest Money</li> <li>• Relocation Funds</li> <li>• Sweat Equity</li> <li>• Property to be sold on or before closing</li> <li>• Secured Borrowed Funds</li> <li>• Employer Assistance</li> <li>• Rent Credit</li> <li>• Trade Equity</li> <li>• Lot Equity</li> </ul>			
Asset or Credit Type – use list above			Cash or Market Value
			\$
			\$

11. Standardized sources for **Liabilities and Other Liabilities and Expenses** were added for clarity and uniformity. Real estate liabilities are no longer entered here but should be entered in the **Real Estate** section (Section 3). Alimony and child support are entered here. There is no longer an alimony/child support declaration.

<b>2c. Liabilities – Credit Cards, Other Debts, and Leases that You Owe</b> <input type="checkbox"/> Does not apply				
List all liabilities below (except real estate) and include deferred payments. Under Account Type, choose from the types listed here:				
<ul style="list-style-type: none"> <li>• Revolving (e.g., credit cards)</li> <li>• Installment (e.g., car, student, personal loans)</li> <li>• Open 30-Day (balance paid monthly)</li> <li>• Lease (not real estate)</li> <li>• Other</li> </ul>				
Account Type – use list above	Company Name	Account Number	Unpaid Balance	To be paid off at or before closing
			\$	<input type="checkbox"/>
			\$	<input type="checkbox"/>
			\$	<input type="checkbox"/>
			\$	<input type="checkbox"/>
			\$	<input type="checkbox"/>
			\$	<input type="checkbox"/>
<b>2d. Other Liabilities and Expenses</b> <input type="checkbox"/> Does not apply				
Include all other liabilities and expenses below. Choose from the types listed here:				
<ul style="list-style-type: none"> <li>• Alimony</li> <li>• Child Support</li> <li>• Separate Maintenance</li> <li>• Job Related Expenses</li> <li>• Other</li> </ul>				
				Monthly Payment
				\$
				\$
				\$
<b>Borrower Name:</b> _____				
Uniform Residential Loan Application				
Freddie Mac Form 65 • Fannie Mae Form 1003				

12. Mortgage loan information has been added to the **Real Estate** section.

**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 \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_ Unit # \_\_\_\_\_

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"/>		\$ _____

13. Loan and Property Information includes a new Mixed-Use Property selection, identification of other new loans for the property being purchased or refinanced and rental income for the subject property (if the transaction is a purchase).

**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 \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_ Unit # \_\_\_\_\_

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

**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	\$ _____

14. A new **Gifts or Grants** section has been added that includes a source list and selections for both Deposited and Not Deposited funds.

**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		\$ _____

15. A **Military Service** section has been added.

**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/yy)
- ☐ 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

16. The **Demographic Information** section has been expanded to include all 2018 Home Mortgage Disclosure Act information.

**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

17. The **Loan Originator Information** section has been updated to include the loan originator's NMLS and state license identification numbers.

**Section 9: Loan Originator Information.** To be completed by your Loan Originator.

**Loan Originator Information**

Loan Originator Organization Name \_\_\_\_\_  
 Address \_\_\_\_\_  
 Loan Originator Organization NMLS ID# \_\_\_\_\_ State License ID# \_\_\_\_\_  
 Loan Originator Name \_\_\_\_\_  
 Loan Originator NMLS ID# \_\_\_\_\_ State License ID# \_\_\_\_\_  
 Email \_\_\_\_\_ Phone (\_\_\_\_) \_\_\_\_\_-\_\_\_\_\_  
 Signature \_\_\_\_\_ Date (mm/dd/yyyy) \_\_\_\_/\_\_\_\_/\_\_\_\_

## Required: Lender Loan Information

Required for every loan application. Includes most of the loan transaction information.

1. Loan details are included in this section along with community property state information, refinance programs and energy improvements.

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.

<b>L1. Property and Loan Information</b> <b>Community Property State</b> <input type="checkbox"/> At least one borrower lives in a community property state. <input type="checkbox"/> The property is in a community property state.		<b>Refinance Type</b> <input type="checkbox"/> No Cash Out <input type="checkbox"/> Limited Cash Out <input type="checkbox"/> Cash Out	<b>Refinance Program</b> <input type="checkbox"/> Full Documentation <input type="checkbox"/> Interest Rate Reduction <input type="checkbox"/> Streamlined without Appraisal <input type="checkbox"/> Other _____
<b>Transaction Detail</b> <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 \$ _____		<b>Energy Improvement</b> <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).	
<b>Project Type</b> <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			

2. Trust and Indian Country Land Tenure options have been added to the **Title Information** section.

<b>L2. Title Information</b> Title to the Property Will be Held in What Name(s): _____		For Refinance: Title to the Property is <b>Currently</b> Held in What Name(s): _____
<b>Estate Will be Held in</b> <input type="radio"/> Fee Simple <input type="radio"/> Leasehold Expiration Date ____/____/____ (mm/dd/yyyy)		<b>Trust Information</b> <input type="radio"/> Title Will be Held by an Inter Vivos (Living) Trust <input type="radio"/> Title Will be Held by a Land Trust
<b>Manner in Which Title Will be Held</b> <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 _____		
<b>Indian Country Land Tenure</b> <input type="radio"/> Fee Simple On a Reservation <input type="radio"/> Individual Trust Land (Allotted/Restricted) <input type="radio"/> Tribal Trust Land On a Reservation <input type="radio"/> Tribal Trust Land Off Reservation <input type="radio"/> Alaska Native Corporation Land		

3. Lenders can now provide details about adjustable rates, loan features and the proposed monthly payment for the subject property in the **Mortgage Loan Information** section.

<b>L3. Mortgage Loan Information</b> <b>Mortgage Type Applied For</b> <input type="radio"/> Conventional <input type="radio"/> USDA-RD <input type="radio"/> FHA <input type="radio"/> OVA <input type="radio"/> Other: _____		<b>Terms of Loan</b> Note Rate _____% Loan Term _____ (months)	<b>Mortgage Lien Type</b> <input type="radio"/> First Lien <input type="radio"/> Subordinate Lien
<b>Amortization Type</b> <input type="radio"/> Fixed Rate <input type="radio"/> Other (explain): _____ <input type="radio"/> Adjustable Rate <b>If Adjustable Rate:</b> Initial Period Prior to First Adjustment _____ (months) Subsequent Adjustment Period _____ (months)		<b>Proposed Monthly Payment for Property</b> 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 \$ _____ <b>TOTAL</b> \$ _____	
<b>Loan Features</b> <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): _____			

4. A new **Qualifying the Borrower — Minimum Required Funds or Cash Back** section has been added. This effectively replaces the **Details of Transaction** section included in the previous URLA form.

L4. Qualifying the Borrower – Minimum Required Funds or Cash Back	
<b>DUE FROM BORROWER(S)</b>	
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)	\$
<b>TOTAL MORTGAGE LOANS</b>	
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)	\$
<b>TOTAL CREDITS</b>	
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)	\$
<b>CALCULATION</b>	
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) <b>NOTE: This amount does not include reserves or other funds that may be required by the Lender to be verified.</b>	\$

## Use as Needed: Additional Borrower Information

Use when there are multiple borrowers whose assets and liabilities are included on the **Borrower Information** component.

1. Sections 1, 5, 7, 8 and 9 are identical to those in the **Borrower Information** component. All relevant information must be completed in these sections.

Uniform Residential Loan Application — Additional Borrower	
Verify and complete the information on this application as directed by your Lender.	
<b>Section 1: Borrower Information.</b> 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.	
<b>1a. Personal Information</b>	
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 <input type="radio"/> I am applying for individual credit. <input type="radio"/> 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 (____) _____ Email _____	Ext. _____



2. Sections 2, 3 and 4 and 6 refer back to the assets, liabilities and real estate, as well as the loan and property information and the acknowledgments and agreements on the **Borrower Information** component.

<b>Section 2: Financial Information — Assets and Liabilities.</b> My information for Section 2 is listed on the Uniform Residential Loan Application with _____ <small>(insert name of Borrower)</small>	2
<b>Section 3: Financial Information — Real Estate.</b> My information for Section 3 is listed on the Uniform Residential Loan Application with _____ <small>(insert name of Borrower)</small>	2
<b>Section 4: Loan and Property Information.</b> My information for Section 4 is listed on the Uniform Residential Loan Application with _____ <small>(insert name of Borrower)</small>	2
<b>Section 6: Acknowledgements and Agreements.</b> My signature for Section 6 is on the Uniform Residential Loan Application with _____ <small>(insert name of Borrower)</small>	2

## Use as Needed: Continuation Sheet

When necessary, use the **Continuation Sheet** to provide information that did not fit the **Borrower Information** component.

1. When the borrower(s) have assets, liabilities or real estate owned that doesn't fit in their respective sections, the **Continuation Sheet** is required.

<i>To be completed by the Lender:</i> Lender Loan No./Universal Loan Identifier _____ Agency Case No. _____	
<b>Uniform Residential Loan Application — Continuation Sheet</b>	
<div style="background-color: #00728f; color: white; padding: 2px 5px; display: inline-block; font-weight: bold;">Continuation Sheet</div> Use this continuation sheet if you need more space to complete the Uniform Residential Loan Application.	
Borrower Name (First, Middle, Last, Suffix) _____	
Additional Information _____	
<div style="text-align: right; position: absolute; bottom: 20px; right: 20px; background-color: #00728f; color: white; border-radius: 50%; width: 40px; height: 40px; display: flex; align-items: center; justify-content: center; font-weight: bold; font-size: 1.2em;">1</div>	
Additional Borrower Name (First, Middle, Last, Suffix) _____	

## Use as Needed: Unmarried Borrower Addendum

Only use when the information collected is necessary to determine how state property laws directly or indirectly affect creditworthiness, including the clear title.

1. The **Unmarried Addendum** is used when a borrower resides in — or the subject property is located in — a state that recognizes civil unions, domestic partnerships, registered reciprocal beneficiary relationships or other relationships.

<small>To be completed by the Lender:</small> Lender Loan No./Universal Loan Identifier _____ Agency Case No. _____	
<b>Uniform Residential Loan Application — Unmarried Addendum</b>	
<b>For Borrower Selecting the Unmarried Status</b>	
<b>Lenders Instructions for Using the Unmarried Addendum</b> 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.	
<b>If you selected "Unmarried" in Section 1,</b> is there a person who is not your legal spouse but who currently has real property rights similar to those of a legal spouse? <input type="radio"/> NO <input type="radio"/> YES	
<b>If YES, indicate the type of relationship and the State in which the relationship was formed.</b> 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.	
<input type="radio"/> Civil Union <input type="radio"/> Domestic Partnership <input type="radio"/> Registered Reciprocal Beneficiary Relationship <input type="radio"/> Other (explain) _____	
State: _____	

## Resources

### [Arch MI Academy Course Offerings](#)



#### Navigating the New URLA

##### *Overview and Highlights*

**Audience:** Mortgage Professionals

Learn how to navigate the new Uniform Residential Loan Application (URLA), also known as the Fannie Mae Form 1003 and Freddie Mac Form 65. This session will provide an overview of this new industry-standard loan application, review its components and highlight key features and differences between it and the loan application used before it. You will also be pointed to helpful resources that you can utilize.

**ON DEMAND VIDEO** | [Contact your Account Manager](#) for more information about this course.



#### Loan Processing Using the Redesigned URLA/Form 1003

##### *Making the Loan Application Process Easier*

**Audience:** Loan Originators and Loan Processors

Learn how to use the redesigned Uniform Residential Loan Application or URLA (also known as Fannie Mae Form 1003 and Freddie Mac Form 65), to process your loan application. Understand what documents to gather, how to review and verify required documentation, and prepare the loan application for underwriting. Use Arch MI resources to assist you in your loan processing review.

**WEBINAR** | **ON DEMAND VIDEO**

### [Fannie Mae Uniform Residential Loan Application \(Form 1003\) Web Page](#)

### [Freddie Mac Uniform Residential Loan Application & Uniform Loan Application Dataset Web Page](#)