



In an effort to provide guidance and clarity to PFIs, the MPF Program is providing the following information to address frequently asked questions:

Q: Is there a preference for what loan number should appear at the top of the redesigned URLA?

A: The PFI Loan Number must be listed on the URLA.

Q: Does the MPF Program require the Lender Information Section of the URLA to be placed somewhere specific in the loan package?

A: No. The Lender Information Section is an addendum but is still part of the URLA, all/any applicable additional forms and addendums must be included with the URLA and retained in the mortgage loan file according to Chapter 10 Mortgage Loan Document Execution and Retention of the MPF Traditional and MPF Xtra Selling Guide.

Q: Does the MPF Program require the Unmarried Borrower's addendum?

A: No. The MPF Program requires PFIs to complete the URLA in accordance with the instructions on the URLA form. Per the instructions, the Unmarried Borrower's addendum is optional. However, it is important to note that the information collected on the addendum is necessary to determine how State property laws directly or indirectly affecting creditworthiness apply, including ensuring clear title. As a reminder, the MPF Program requires compliance with all applicable laws and ensuring there is a clear title in accordance with the MPF Guides.

Q: Which application is required for additional Borrowers? Does the MPF Program require a separate URLA (9-page application) or a URLA-Additional Borrower addendum (shorter 4-page application) for each additional Borrower?

A: The MPF Program will accept either form. PFIs must determine the applicable form to use in accordance with the instructions on the URLA.

Per the URLA instructions, 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
 - Complete a separate URLA for each Borrower.

- Report joint assets, liabilities, and real estate on only one URLA; you do not need to duplicate them on more than one URLA; OR
- In cases where Borrowers are not collaborating when completing the loan application, joint assets, liabilities, and real estate may be duplicated on each URLA
- Two Borrowers with separate 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
 - Complete a separate URLA for each Borrower.
- Three or more Borrowers – Use any combination of URLA and URLA-Additional Borrower forms in accordance with the above examples.

Q: Is there an impact to the delivery (funding) process to the MPF Program due to the redesigned URLA and updated AUS specifications?

A: No. The PFI must submit all Mortgage Loan data to the eMPF® website in a uniform XML file format, known as the Uniform Loan Delivery Dataset format, or ULDD 3.0 file.

See Exhibit S-X for a complete detailed list of ULDD required fields or visit the MPF Program’s [UMDP website](#) additional information concerning ULDD.

Q: Does the MPF Program have any URLA overlays and/or requirements?

A: No. There are no current overlays or additional requirements.

Q: Is there a test environment available to test readiness prior to the mandate?

For a test environment PFIs should work with their LOS Provider and utilize the Fannie Mae ULAD/DU 3.4 test cases to run the test casefiles in the DU Production environment. If PFIs want to create a separate pipeline of test loans, they can create a Test DU Institution in DU Production using Fannie Mae Technology Manager and submit cases to this test DU Institution. For additional information visit the [Fannie Mae Technology Integration Website](#).

To access a recorded version of the Radian webinar [CLICK HERE](#)

(Note: Internet Explorer may not support the viewing of the video, if available, please use a different browser, like Chrome or Firefox).

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