



U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT  
WASHINGTON, DC 20410-8000

ASSISTANT SECRETARY FOR HOUSING-  
FEDERAL HOUSING COMMISSIONER

**Date: June 27, 2025**

**Mortgagee Letter 2025-15**

**To:** All FHA-Approved Mortgagees  
All Direct Endorsement Underwriters  
All Eligible Submission Sources for Condominium Project Approvals  
All FHA Roster Appraisers  
All FHA-Approved 203(k) Consultants  
All HUD-Certified Housing Counselors  
All HUD-Approved Nonprofit Organizations  
All Governmental Entity Participants  
All Real Estate Brokers  
All Closing Agents

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**Subject** Rescission of the Supplemental Consumer Information Form Requirement

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**Purpose** This Mortgagee Letter (ML) rescinds the Handbook 4000.1 requirement to provide the Fannie Mae/Freddie Mac Form 1103, *Supplemental Consumer Information Form (SCIF)*, which collects and reports certain information from Borrowers.

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**Effective Date** The provisions of this ML are effective immediately.

All updates will be incorporated into a forthcoming update of the HUD Handbook 4000.1, *FHA Single Family Housing Policy Handbook* (Handbook 4000.1).

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**Affected Programs** The provisions of this ML apply to all FHA Title II Single Family forward mortgage programs.

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**Background** On June 27, 2023, FHA published ML 2023-13, *Supplemental Consumer Information Form (SCIF)*, aimed at collecting information about the Borrower's language preference and any homeownership education and housing counseling the Borrower may have received. While incorporating this form into FHA's loan application documents was intended to align FHA

with industry standards, the implementation requirements and resulting impact do not justify the additional burden imposed on the Mortgagees of collecting and retaining information that they would not otherwise be required to collect and retain. In Fiscal Year 2024, only 1.2 % of FHA Borrowers completed this form in a manner that provided any potential benefit to them.

On January 20, 2025, the President issued Executive Orders aimed at reversing policies that have adversely affected key sectors, including the housing market. As part of this ongoing effort, FHA is focused on eliminating policies that have increased regulatory and financial burdens, and deepened disparities in lending practices. Given the low impact and limited benefits of the SCIF, along with the additional burden and costs it creates for Mortgagees, FHA has decided to rescind this policy.

The requirement to complete the SCIF was adopted at HUD's discretion and was not required by statute. Removing this requirement is another step forward in aligning HUD policy with the Administration's broader goal to reduce unnecessary regulatory burden and foster long-term economic stability for all Americans.

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**Summary of  
Changes**

This ML:

- eliminates the requirement to complete the SCIF in Origination/Processing – Applications and Disclosures (II.A.1.a)
- reverts the Glossary definition of *Uniform Residential Loan Application (URLA)* to the former state without the SCIF.

The Handbook 4000.1 sections impacted by this Mortgagee Letter are provided in the attachment, with changes tracked in redline, to help users clearly identify the policy requirements being revised or removed from the handbook.

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**FHA Single  
Family Housing  
Policy  
Handbook  
4000.1**

The policy changes will be incorporated into Handbook 4000.1 as follows:

**Origination/Processing (II.A.1) [Text was deleted in this section]**

**a. Applications and Disclosures**

The Mortgagee must obtain a completed [Fannie Mae Form 1003/Freddie Mac Form 65](#), *Uniform Residential Loan Application (URLA)*, from the Borrower and provide all required federal and state disclosures in order to begin the origination process. The Mortgagee is responsible for using the most recent version of all forms as of the date of completion of the form.

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**Glossary**

**Uniform Residential Loan Application (URLA)** The Uniform Residential Loan Application (URLA) refers to Fannie Mae Form 1003/Freddie Mac Form 65, which is a standard form Borrowers use for mortgage applications.

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**Paperwork  
Reduction Act**

The information collection requirements contained in this document have been approved by the Office of Management and Budget (OMB) under the Paperwork Reduction Act (PRA) of 1995 (44 U.S.C. 3501-3520) and assigned OMB control numbers 2502-0005; 2502-0059; 2502-0117; 2502-0189; 2502-0302; 2502-0306; 2502-0322; 2502-0328; 2502-0358; 2502-0404; 2502-0414; 2502-0429; 2502-0494; 2502-0496; 2502-0524; 2502-0525; 2502-0527; 2502-0538; 2502-0540; 2502-0556; 2502-0561; 2502-0566; 2502-0570; 2502-0583; 2502-0584; 2502-0589; 2502-0600; 2502-0610; and 2502-0611. Following issuance of this ML, HUD will seek OMB approval under the PRA to conduct a revision to OMB Control No. 2502-0059 to rescind the requirement to collect the information on the Fannie Mae/Freddie Mac Form 1103, Supplemental Consumer Information Form (SCIF). In accordance with the PRA, HUD may not conduct or sponsor, and a person is not required to respond to, a collection of information unless the collection displays a currently valid OMB control number.

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**Feedback or  
Questions**

HUD welcomes feedback from interested parties and will consider feedback in determining the need for future updates. Any feedback or questions regarding this ML may be directed to the FHA Resource Center at 1-800-CALLFHA (1-800-225-5342), [answers@hud.gov](mailto:answers@hud.gov), or [www.hud.gov/answers](http://www.hud.gov/answers). The FHA Resource Center is prepared to accept calls from persons who are deaf or hard of hearing, as well as individuals with speech or communication disabilities. Information on how to make an

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**Mortgagee Letter 2025-15, Continued**

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accessible phone call is available at  
<https://www.fcc.gov/consumers/guides/telecommunications-relay-service-trs>.

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**Signature**

Frank Cassidy  
Principal Deputy Assistant Secretary for Housing

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**Attachment 1**  
**Handbook 4000.1 Pages Impacted by this Mortgage Letter**

The Handbook 4000.1 sections impacted by this Mortgage Letter are provided in this attachment, with changes tracked in redline, to help users clearly identify the policy requirements being revised or removed from the handbook.

## II. ORIGINATION THROUGH POST-CLOSING/ENDORSEMENT

### A. Title II Insured Housing Programs Forward Mortgages

#### 1. Origination/Processing

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## II.ORIGINATION THROUGH POST-CLOSING/ENDORSEMENT

### A. TITLE II INSURED HOUSING PROGRAMS FORWARD MORTGAGES

The Title II Insured Housing Programs Forward Mortgages, Origination through Post-closing/Endorsement section in this *FHA Single Family Housing Policy Handbook* (Handbook 4000.1) provides the origination, underwriting, closing, post-closing, and endorsement standards and procedures applicable to all Single Family (one- to four-units) Mortgages insured under Title II of the National Housing Act, except for Home Equity Conversion Mortgages (HECM). The Mortgagee must fully comply with all of the following standards and procedures in originating, underwriting, and closing for obtaining Federal Housing Administration (FHA) mortgage insurance on a Mortgage. If there are any exceptions or program-specific standards or procedures that differ from those set forth below, the exceptions or alternative [program or product](#) specific standards and procedures are explicitly stated. Terms and acronyms used in this Handbook 4000.1 have their meanings defined in the [Glossary and Acronyms](#) and in the specific section of Handbook 4000.1 in which the definitions are located.

#### i. Origination/Processing

##### a. Applications and Disclosures **(06/27/2025)**

The Mortgagee must obtain a completed [Fannie Mae Form 1003/Freddie Mac Form 65](#), *Uniform Residential Loan Application (URLA)*, from the Borrower and provide all required federal and state disclosures in order to begin the origination process. ~~URLA also includes the Fannie Mae/Freddie Mac Form 1103, Supplemental Consumer Information Form (SCIF), for sections II.A.1.a, II.A.7.d.ii., and II.A.8.d.vi(C)(5) only.~~ The Mortgagee is responsible for using the most recent version of all forms as of the date of completion of the form.

##### i. Contents of the Mortgage Application Package

The Mortgagee must maintain all information and documentation that is relevant to its approval decision in the mortgage file. All information and documentation that is required in this Handbook 4000.1, and any incidental information or documentation related to those requirements, is relevant to the Mortgagee's approval decision.

If after obtaining all documentation required below, the Mortgagee has reason to believe it needs additional support of the approval decision, the Mortgagee must obtain additional explanation and documentation, consistent with information in the mortgage file, to clarify or supplement the information and documentation submitted by the Borrower.

## FHA Single Family Housing Policy Handbook GLOSSARY

### **Two- to Four-Unit Condominium Project**

A Two- to Four-Unit Condominium Project refers to a Condominium Project that comprises of at least two, but no more than four, one-family dwelling Units that are each separately owned with separate legal descriptions.

## **U**

### **Unaudited Regulatory Report**

An Unaudited Regulatory Report refers to a report of condition and income, also known as the “call report,” which is submitted on the Federal Financial Institutions Examination Council forms 031 and 041, or a consolidated or fourth quarter NCUA call report, submitted on NCUA Form 5300 or 5310.

### **Unconditional Direct Endorsement Lender Review and Approval Process (DELRAP)**

#### **Authority**

Unconditional Direct Endorsement Lender Review and Approval Process (DELRAP) Authority refers to the authority of a Mortgagee to approve Condominium Projects in accordance with HUD requirements and submit the Condominium Projects for listing on FHA’s Approved Condominium Project list without any prior Condominium Project review by FHA.

### **Under Construction**

Under Construction refers to the period from the first placement of permanent material to 100 percent completion with no Certificate of Occupancy (CO) or equivalent.

### **Underserved Census Tracts**

Underserved Census Tracts are those areas identified by HUD as meeting the definition found at 24 CFR § 81.2. Underserved Census Tract areas are: 1) tracts in metropolitan areas a) having a median income of no more than 90 percent of the area as a whole, or b) having a median income of no more than 120 percent and minorities comprise at least 30 percent of the tract’s population; 2) all tracts in any nonmetropolitan area which a) have a median income of no more than 95 percent of the nonmetropolitan part of the state or nation, whichever is greater, or b) have a median income of no more than 120 percent and minorities comprise at least 30 percent of the area’s population.

### **Uniform Residential Loan Application (URLA)**

The *Uniform Residential Loan Application (URLA)* refers to Fannie Mae Form 1003/Freddie Mac Form 65 ~~and Fannie Mae/Freddie Mac Form 1103, Supplemental Consumer Information Form (SCIF)~~, which ~~are~~ **is a** standard **form** ~~forms~~ Borrowers use for mortgage applications.

### **Unimproved Property Appraisal**

Unimproved Property Appraisal refers to the valuation of an interest in land without human made Structures.