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Fannie mae demographic information addendum

TEST		LAUNCH	IMPLEMENT	REQUIRED
You may begin testing Loan Product Advisor v3.0.0n		Those in the industry may begin using the redesigned URLA	Lenders are required to use the redesigned URLA for all new loans with application (including loan transition period)	Old URLA forms will not be accepted.
		PIPELINE LOAN TRANSITION PERIOD		
Jan. 2019 Consumer environment (CDE) for Loan Product Advisor v3.0.0n is available.	Mar. 2019 CDE is available to lenders.	June 2019 Loan Product Advisor v3.0.0n CTE is in production.	July 2019 Loan Product Advisor is fully available to lenders on AND v3.0.0n transactions in production.	Feb. 2020 New applications: Lenders are required to use the redesigned URLA for all new loans with application (including loan transition period) on or after 2/1/2020 must be submitted using v3.0.0n.
		Pipeline loans (applications received before 2/1/2020) must use the same format as initially submitted (e.g., construction loans).		
		Feb. 2021 End of transition period: Loan Product Advisor v3.0.0n		

Diversity

Hold down the Ctrl (PC) or Cmd (Mac) key to make multiple selections or to deselect an item. Mandatory fields are marked with an asterisk, *

Diversity

Please provide the information requested in the fields below regarding diversity.

United States

VOLUNTARY SELF-IDENTIFICATION FOR GOVERNMENT MONITORING PURPOSES

Citigroup Inc. and its subsidiaries and their affiliates ("Citi") are subject to certain United States governmental recordkeeping and reporting requirements. In order to comply with these requirements, Citi must collect, maintain, and report sex, ethnicity and race data on applicants for employment in the United States on an aggregated basis and without names.

Voluntary Self-Identification of Race and Ethnicity

Ethnicity:

- Hispanic or Latino: A person of Mexican, Puerto Rican, Cuban, South or Central American, or other Spanish culture or origin, regardless of race.

Race:

- American Indian or Alaska Native: a person having origins in any of the original peoples of North and South America (including

United States

1. Ethnicity

Not Specified

2. Race (Select one or more races)

Not Specified

American Indian or Alaska NativeAsianNative Hawaiian or Other Pacific IslanderBlack or African AmericanWhiteI do not wish to provide this information

3. Gender

Not Specified

4. If you believe you are an individual with a disability as noted above, please indicate by checking the appropriate box below:

Not Specified

5. If you believe you belong to any of the categories of protected veterans listed above, please indicate by checking the appropriate box below:

Not Specified

6. Are you serving, or have you ever served in the Armed Forces of the United States of America (to include active duty, Reserves, or National Guard)?

Not Specified

Non Conforming Home Loans

- Bad credit rating
- Self-employed
- Non-resident
- No Problem

Implementation Timeline

Redesigned Uniform Residential Loan Application (URLA)/Form 1003 and Desktop Underwriter[®] Specification MISMO[®] v3.4 (DU[®] Spec)

Fannie mae form 1003 demographic information addendum. Demographic information addendum fannie mae.

Before you apply for a mortgage, it's also wise to really focus on saving money and paying off debts. Start by paying off debts and checking your credit reports to determine if there are any discrepancies you need to have removed. A sample Addendum, with the additional fields highlighted, has been provided for reference. Start by looking at all your fixed expenses. The DU Spec, based on the MISMO v3.4 Reference Model, provides the requirements for creating a new loan application submission file based on the redesigned Form 1003. Your credit report and score are largely what will determine the interest rate on your loan. Your debt-to-income ratio tells lenders how effectively you manage your credit. A mortgage guaranteed by Fannie Mae has strict criteria it has to follow. If your score is lower, now is the time to raise it. The new HMDA data requirements under Dodd-Frank will be mandatory for loan applications taken on or after January 1, 2018. The new Demographic Information Addendum provides expanded fields to allow the borrower to provide more detailed information regarding their ethnicity and race should they choose to do so and replaces "Section X Information for Government Monitoring Purposes" on page 4 of the 1003. This helps to keep money in the housing market and gives more people the means with which to buy a home. This mapping document clarifies Form 1003's redesigned field names and their corresponding MISMO v3.4 data points. MORE FROM REFERENCE.COM Once you've assessed your income and debts, it's time to put a budget together. A Fannie Mae-backed lender wants to see you meet the 28/36 rule. Photo Courtesy: kate_sept2004/Getty Images Although it was formed as part of President Franklin Delano Roosevelt's series of economic reforms called the New Deal, today's Fannie Mae still helps borrowers with low or moderate incomes obtain mortgages. If you have any questions, please contact your Account Executive. Select "Yes" for all questions under "To Be Completed by Financial Institution" Telephone Interview Brokers are responsible to explain to the borrower the purpose of the collection of demographic information as detailed on the Addendum under "Demographic Information of Borrower" topic. Learn more about this long-standing institution by taking a look at our tips for applying and the requirements needed to get a Fannie Mae-backed mortgage.What Is Fannie Mae?The Federal National Mortgage Association (FNMA) is also known as Fannie Mae. Financial institutions do this to mitigate the perceived risk of lending to less-creditworthy borrowers. See the Mandate and Implementation Timeline section of the Redesigned Form 1003/DU Quick Guide for more information on legacy re-submission deadlines. Photo Courtesy: SDI Productions/Getty Images If you're on the hunt for a new home, you've probably heard of the mortgage funding powerhouse Fannie Mae as you've started looking into your financing options for this life-changing purchase. There are important figures you'll need to remember in 2021 if you're looking to qualify for a Fannie Mae-backed mortgage. Any existing loans in the legacy 1003 3.2 or MISMO V. In addition to sticking to subprime loan guidelines, lenders also need to adhere to underwriting and eligibility criteria. A mortgage backed by Fannie Mae is also a conforming loan. You can access it online for free from annualcreditreport.com. The lending limit is one example. A loan backed by Fannie Mae needs a minimum payment of at least 3% down. Select "Telephone Interview," Borrower Does Not Wish to Provide Information Select "I do not wish to provide this information." The broker does not complete any information not provided by the borrower during a telephone interview. Face-to-face Interview (including Electronic Media w/Video Component) Borrower Provides Information The borrower(s) may select as many categories and/or write in information as they choose, but they are not required to also select a sub-category. This helps make sure they can maintain the quality of the loans. Select "Telephone Interview," Fax, Mail, Email, or Internet When an application is received via fax, mail, email, or internet the broker does not complete any information except as follows: If the borrower left the Addendum blank or certain sections blank select the "I do not wish to provide this information" check box as applicable Select "Fax or Mail" or "Email or Internet" as applicable under "The Demographic Information was provided through" topic The borrower can supply as much or as little information as they wish. Again, there are some exceptions made up to 50%, but it's possible you'll need a higher down payment if your finances don't match this ratio.Applying for a Fannie Mae-Backed LoanApplying for a loan backed by Fannie Mae is easy at any approved lender. Keep in mind that it may take some time to boost your credit score, get debts paid off and save up enough money for your down payment — patience and dedication are essential. Fannie Mae is a government-sponsored enterprise that aims to provide liquidity in the mortgage market, meaning it exists to help people more easily access and borrow the funds they need to pay for a home. This will show you any errors in your report or any red flags that may come up that a lender may have questions about. These are things like car payments and student loans that are necessary. They also exceed the limits of conforming Fannie Mae-backed loans. Fannie Mae invests in home loans to help banks and credit unions fund more mortgages. In 2020, the limit in those higher priced areas was \$765,600. You'll also need your W-2 or 1099 statements. As a potential home buyer, understanding how Fannie Mae works can help you better prepare to qualify for a new mortgage. This means that your monthly housing payment doesn't consume more than 28% of your income. Select "No" under "To Be Completed by Financial Institution" section Borrower Does Not Wish to Provide Information The borrower must be advised that, due to federal regulations, the broker must note the borrower's ethnicity, race and sex based on visual observation MLO must select the appropriate ethnicity, race and sex based on their visual observation from the main/aggregate categories; sub-categories are not completed by the broker. Your other debts shouldn't total more than 36% of your income. Photo Courtesy: EmirMemedovski/Getty Images Subprime rates are often offered to people who have lower credit ratings because they may be more likely to default on their loan payments. If all your cards are maxed out, it can mean you aren't using your credit responsibly or you're living above your means, and the lender may need to raise the interest rate of your potential loan to mitigate risk. When you apply, your lender will look at your debt-to-income ratio. If you're not using all your available credit, this is a good sign. Before you apply, take stock of your income, debts and savings. In higher-priced markets such as Alaska and Hawaii, the limit is \$822,375. Fannie Mae is a government enterprise that helps banks and credit unions provide loans to homeowners. See the Technology Integration page for the DU Spec and supporting documents The ULAD maps the data fields from the redesigned Form 1003 to the MISMO v3.4 Reference Model dataset. Some of these risks include variable interest rates and less verification of a borrower's income. You'll typically need to provide two years' worth of tax statements and your most recent pay stubs. The lower your debt-to-income ratio is, the better. To obtain a loan backed by Fannie Mae, you need to go through a Fannie Mae-approved lender. If you don't put enough money down, your loan could also bump up to a jumbo loan in some regions, which means Fannie Mae won't guarantee it. It's also helpful to have an idea of how much you can afford before you apply. Reporting requirements continue to be determined by the method of interview as detailed below. The DU Spec, along with other supporting information like an implementation guide and test case suite, can be found on the Technology Integration page for DU. 2.3.1 formats may remain in legacy format. You'll start by filling out a loan application and submitting basic financial information. Photo Courtesy: start/Getty Images Before you apply, be sure you've pulled a copy of your credit report. You'll want to take a look at everything you have coming in, as well as your expenses. Also look at other expenses, such as gym memberships and movie subscriptions, that you can cut if needed. There are various risks associated with subprime loans. "Subprime" refers to an interest rate that's above the prime rate, which itself is an interest rate that's accessible to borrowers who are deemed more creditworthy. In 2020, the limit was \$510,400. Non-conforming or jumbo loans don't have to abide by the same regulations. Even if your lender says you can afford a \$3,000-a-month mortgage payment, that doesn't mean you feasibly (and comfortably) can in reality. These include: Minimum of 3% down payment for the home A minimum credit score of 620 A debt-to-income ratio of 28/36 with exceptions made up to 50% Mortgage insurance (PMI) required with down payments under 20% Must be an owner-occupied property, investment property or vacation home Loan limit of \$548,250 for much of the country with a higher limit possible in more expensive real estate markets How to Qualify for a Fannie-Mae Backed MortgageThe more you know about your finances, the easier it can be to qualify for a Fannie Mae-backed mortgage. In the wake of the COVID-19 pandemic, Fannie Mae helped people who were enduring financial hardship by pausing foreclosure proceedings. For a lender to work with Fannie Mae, it must comply with subprime lending regulations supplied by the federal government. In 2021, the limit for a conventional loan is \$548,250. This means you may see lower interest rates compared to a non-conforming loan or a jumbo loan. Congress started this enterprise to help people achieve their goal of homeownership during the Great Depression. The expanded demographic information collected and reported by lenders and individual brokers will be available to the public on the Consumer Financial Protection Bureau's (CFPB) website. Charging higher, subprime interest rates allows them to recoup more of the money they lent earlier on in the term of the loan. This ratio shows how much debt you have in relation to the income you earn. This essentially means that, if a buyer defaults on their home loan and can't pay, Fannie Mae is a third party that'll step in to buy the debt from the original lender and cover the loan — it "guarantees" the loan will be paid back to the lender. It's important to note that Fannie Mae doesn't lend money directly to homeowners. The legacy Form 1003 may no longer be used for new loan applications. Effective May 1, 2021, any new loan applications using the legacy Form 1003/DU file format will receive an Out of Scope or Error recommendation and will not be underwritten by DU. Instead, it guarantees mortgages via the secondary mortgage market. This specification contains the conditionality, cardinality, implementation notes, and other business information necessary to implement the redesigned Form 1003 in DU. When you look at your finances, you may realize you pay for three music streaming services you're not even using. Photo Courtesy: Ariel Skelley/Getty Images Your down payment will make a big difference when it comes to your interest rate and loan terms. The enterprise also helps to keep markets more stable and loans more affordable for borrowers. You'll need a credit score of 620 or higher to qualify for a Fannie Mae-backed mortgage. Borrower Provides Information The information is based on the borrowers willingness to provide Complete the information provided by the borrower as applicable.

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